

IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL CIRCUIT  
IN AND FOR MIAMI-DADE COUNTY, FLORIDA

CIRCUIT CIVIL DIVISION

CASE NO.: 10-33653 CA 4

INSTITUTO NACIONAL DE SEGUROS,

Plaintiff,

vs.

HEMISPHERIC REINSURANCE GROUP, L.L.C.  
and HOWDEN INSURANCE BROKERS LIMITED,

Defendants.

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**THIRD AMENDED COMPLAINT**

Plaintiff Instituto Nacional de Seguros (“INS”) sues defendants Hemispheric Reinsurance Group, L.L.C. (“HRG”) and Howden Insurance Brokers Limited (“Howden”), and alleges in the Third Amended Complaint (the “Complaint”) as follows:

**Nature of Action**

1. HRG and Howden were the brokers responsible for the procurement of reinsurance (which is also known as the “placement” of reinsurance) on behalf of INS for one of INS’s direct policies for the 2009-2010 policy year (the “2009 Reinsurance Program” or “Program”). Instead of properly discharging their duties and obligations to INS as reinsurance brokers, the Defendants intentionally or negligently overcharged INS several million dollars in brokerage, premium and taxes in connection with the 2009 Reinsurance Program. Moreover, the Defendants compounded their wrongful acts by intentionally concealing, or negligently failing to disclose, relevant information regarding the amounts owed by INS, to whom HRG and Howden

EXHIBIT

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(as INS's agents) owed a fiduciary duty and a duty of reasonable care. With respect to the overcharging of premium and taxes and in the alternative to INS's other causes of action, certain of the Defendants' acts or omissions (which are alleged in further detail below) constituted fraudulent or negligent misrepresentations or constructive fraud.

2. Accordingly, INS has brought this action for breach of contract (express and implied), negligence/broker malpractice, breach of fiduciary duty, imposition of a constructive trust, aiding and abetting a breach of fiduciary duty, fraudulent misrepresentation, negligent misrepresentation and constructive fraud against HRG and/or Howden. INS seeks compensatory damages, in addition to attorneys' fees and interest, for the harm it has suffered as a result of the Defendants' wrongful acts and omissions.

#### **Jurisdiction and Parties**

3. The damages in this action exceed \$15,000, exclusive of attorneys' fees, interest and costs.

4. INS is a Costa Rican state-owned insurance company with its principal place of business in San José, Costa Rica.

5. HRG is a Florida limited liability company with its principal place of business in Miami-Dade County, Florida. HRG is a broker engaged in, among other things, the business of obtaining reinsurance for insurance companies.

6. Howden is a company registered in England and Wales with its principal place of business in London, England. Howden is a broker engaged in, among other things, the business of obtaining reinsurance for insurance companies.

7. At the times relevant to this action, HRG and Howden acted as co-brokers for INS in connection with the placement of the 2009 Reinsurance Program pursuant to an express or implied contract between INS, on the one hand, and HRG and Howden, on the other hand.

8. In the alternative and even if there was no contract among INS, HRG and Howden, HRG and Howden jointly provided broking services to INS, with HRG acting as the broker and Howden acting as a sub-broker. In their capacity as brokers for the 2009 Reinsurance Program and wholly independent of any contractual relationship, HRG and Howden owed INS a duty of reasonable care and a fiduciary duty.

9. This Court has jurisdiction over HRG, pursuant to Fla. Stat. § 48.193(1)(a), because it conducts business operations in the State of Florida and the causes of action alleged herein arose out of those activities. Moreover, upon information and belief, HRG committed tortious acts within Florida, so there is also jurisdiction over HRG under Fla. Stat. § 48.193(1)(b). In addition, this Court has jurisdiction over HRG, pursuant to Fla. Stat. § 48.193(2), because HRG engages in substantial activity in Florida.

10. Howden conducted business in Florida in connection with the placement of the 2009 Reinsurance Program by, among other things: participating in the preparation of materials sent from Florida to Costa Rica relating to HRG and Howden's request to provide broking services to INS; responding to requests from INS (via HRG) to procure reinsurance for INS; sending representatives to Florida to meet with HRG regarding the 2009 Reinsurance Program; sending communications to HRG in Florida and entering into agreements with HRG with respect to the 2009 Reinsurance Program, including, but not limited to, agreements regarding the amounts that INS would be charged and the method for charging INS; and negotiating with

reinsurers in Florida regarding the placement of the 2009 Reinsurance Program. Howden has conducted other business in Florida in addition to its activities relating to the 2009 Reinsurance Program, including, but not limited to, broking activities relating to the placement of other reinsurance for INS, the performance of certain broking services for HRG and the placement of reinsurance for other clients in Florida. Howden's affiliate, Howden Insurance LLC, engages in other insurance-related business in Florida and maintains an office at 1111 Brickell Avenue, Suite 2725, Miami, Florida 33131.

11. Therefore, this Court has jurisdiction over Howden pursuant to Fla. Stat. § 48.193(1)(a) and § 48.193(1)(b). This Court also has jurisdiction over Howden, pursuant to Fla. Stat. § 48.193(2), because Howden engages in substantial activity in Florida.

12. Venue in Miami-Dade County is proper because HRG has an office for transaction of its customary business in Miami-Dade County and several of the various causes of action against HRG and Howden alleged in this Complaint accrued in Miami-Dade County.

13. Any conditions precedent to bringing this action have been performed or have been waived.

### **General Allegations**

#### **A. Overview of INS's Claims**

14. As part of its operations, INS has for several years provided property damage and business interruption direct insurance coverage for Instituto Costarricense de Electricidad ("ICE"), the Costa Rican state-owned electricity and telecommunications supplier, through policy U-500 (the "ICE Policy"). INS has purchased reinsurance with respect to such coverage in the markets outside of Costa Rica. Reinsurance is protection — sometimes described as



insurance for insurance companies — that a direct insurer (the “reinsured”) often obtains in order to spread the risks covered in the policies that it issues to its underlying insureds.

15. INS used the services of HRG and Howden to procure reinsurance for the ICE Policy through the 2009 Reinsurance Program, as well as for the reinsurance of the ICE Policy in the preceding 2007-2008 and 2008-2009 policy years (the “Prior Reinsurance Program”). Reinsurance brokers are typically compensated through brokerage (or “commission”) that is deducted from the reinsurance premium paid by the reinsured to the broker for transmission to the reinsurer(s) through the broker. The maximum premium for a layer of reinsurance (before any deductions) is often reflected on a document known as a reinsurance “slip.”<sup>17</sup> After receiving the premium from the reinsured, the broker retains its commission and passes along the remaining amount to the reinsurer or reinsurers. The amount of compensation for reinsurance brokers is either a percentage of the premium or a fixed fee amount, which can be deducted from the premium (as described above) or paid directly by the reinsured. Absent unusual circumstances or an agreement to the contrary (which were not present here), brokers generally act as the agents of the reinsured for the purposes of placing reinsurance.

16. As alleged below, the remuneration for HRG and Howden for the 2009 Reinsurance Program was an agreed-upon, fixed fee of \$187,530 set forth in a contract among INS, HRG and Howden. HRG and Howden, however, breached the contract by, among other things, paying themselves more than the fixed fee amount, without INS’s advance knowledge

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<sup>17</sup> A slip is a document indicating that the reinsurer is willing to participate in the reinsurance program and it usually contains the basic terms of the contract between the reinsured and reinsurer. In some instances, slips will be superseded by contract wordings. In other cases, there are no contract wordings and the slips (known as “slip policies”) set forth all the relevant terms of the transactions between the reinsured and the reinsurers, including the reinsurance premium.

and consent. HRG and Howden deducted their commission from monies that INS paid in late May 2009, mischaracterizing the amount paid by INS as solely “premium.” As described below, the maximum premium for the Program was far less than what the Defendants charged, and the Defendants — in addition to overcharging the amount of brokerage — wrongfully added their commission to the maximum premium. When INS made the first premium payment, HRG retained its portion of the surcharged commission and sent Howden its share. Howden deducted additional brokerage — also in an amount that was far more than the agreed-upon \$187,530 — from INS’s first premium installment that it received from HRG in early June 2009.

17. In the alternative and in the event there was no contractual relationship among the parties, the Defendants were negligent or in breach of their fiduciary duties. HRG and Howden (a) failed to meet the requirements of INS in procuring the reinsurance, which included a requirement that brokers obtain the best price available; (b) deducted an unreasonable amount of brokerage, under the circumstances, for the provision of broking services before passing along premium to the reinsurers; (c) failed to exercise reasonable diligence and skill by charging “premium” (which was in fact commission in another guise) in excess of the amount set forth in the slips and by not disclosing to INS critical information concerning the Program; and (d) otherwise breached the duties they owed to INS.

18. Furthermore, and in the alternative, certain of HRG and Howden’s acts and omissions regarding the overcharging of premium and taxes constituted actionable misrepresentations, either intentional or negligent, or were an abuse of the fiduciary relationship between INS and the Defendants.

**B. The Prior Reinsurance Program**

19. In the Prior Reinsurance Program, the slips set forth the maximum premium prior to any deductions, which Howden refers to as the “slip premium to order.”<sup>2</sup> The slips also showed the deductions from such premium for taxes and total allowable brokerage.<sup>3</sup> For both of the policy years in the Prior Reinsurance Program, INS paid premium that consisted of the slip premium to order minus an amount for applicable Costa Rican taxes. Thus, the amounts paid by INS as reinsurance premium for the Prior Reinsurance Program did not exceed the slip premium to order shown on the slips. The Defendants were compensated for the services provided in connection with the Prior Reinsurance Program through commission that they deducted from the slip premium to order before passing the reinsurance premium to the reinsurers.

20. Over the course of 2007 and 2008, HRG assured INS on several occasions that the Prior Reinsurance Program (which HRG placed jointly with Howden) would be handled on a fully transparent basis. Such transparency included the production of reinsurance slips and other documentation showing the premium and commission for the Prior Reinsurance Program. HRG also applied in 2007 to become a registered broker with INS. When INS accepted HRG’s application on or around October 18, 2007, it set forth the ongoing requirements for brokers placing business on behalf of INS. In addition to requiring that the brokers provide copies of the slips (and other documents) containing information regarding the premium and commission for the placement, INS stated that “[t]he best conditions in terms of price and coverage must be

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<sup>2</sup> As alleged below, INS did not receive complete and accurate copies of the slips for the Prior Reinsurance Program until well after this action began.

<sup>3</sup> A broker may take less than the brokerage “allowed” in the slips. In the Prior Reinsurance Program, the Defendants’ combined commission was significantly lower than the allowable brokerage.

obtained in each deal.” (Copies of the Oct. 18, 2007 letter and a certified English translation are attached hereto as Exhibits A and B.)

21. In 2007 and 2008, and the continuing into 2009, INS made numerous requests for the slips and other documentation for the Prior Reinsurance Program so it could confirm the amount of premium and brokerage. It was not until early May 2009 — after years of inexcusable delay — that the Defendants finally produced what they claimed were the slips for the Prior Reinsurance Program. However, when they provided such slips to INS, the Defendants omitted critical pages showing the brokerage — which information INS had expressly requested — and HRG physically altered the pages that were sent to INS by erasing all references to Howden (in an obvious attempt to conceal or minimize Howden’s role in the placement). INS did not receive the full and unaltered copies of the slips for the Prior Reinsurance Program until they were produced in 2012 as part of discovery in this case.

22. In June 2007, HRG also purported to provide INS with information regarding the total brokerage for the reinsurance of the ICE Policy for the 2007-2008 policy year. Ángel Martínez of HRG informed Liannette Castillo of INS that the total commission (*i.e.*, for all brokers working on the placement) was approximately 4% of the reinsurance premium. INS learned in the course of this action that the figures provided by HRG were inaccurate and much lower than the actual total brokerage taken by the Defendants.

23. In late May 2009 and early June 2009, HRG again misreported the total commission for the Prior Reinsurance Program. HRG sent charts to INS in which it stated that the commission earned by all brokers, including Howden, for the policy years 2007-2008 and 2008-2009 was approximately \$480,000 and \$241,000, respectively. Once more, it was not until

the discovery phase of this action that INS learned that the figures provided by HRG were inaccurate and much lower than the actual total brokerage taken by the Defendants.

**C. INS's Invitation to Bid for 2009 Reinsurance Program**

24. In or about January 2009, INS determined that its brokerage costs in connection with the reinsurance of the ICE Policy needed to be reduced for the upcoming policy year. INS wanted to keep the cost of the 2009 Reinsurance Program as low as possible without sacrificing the quality of reinsurers, which could have occurred had INS instead sought savings through a reduction in premium alone. Accordingly, INS decided that the broker for the 2009 Reinsurance Program would be selected in a "beauty contest" procedure in which multiple brokers would submit bids for the brokerage relating to the placement of the Program.

25. In February 2009, INS invited several brokers to participate in the "beauty contest" procedure. INS sent the brokers, including HRG, a document entitled "Invitation to Bid," which sets forth the mandatory terms for the placement of the 2009 Reinsurance Program and requested bids ("*ofertas*" in Spanish) for brokerage from the brokers. (Copies of the Invitation to Bid in Spanish (as sent to the brokers) and a certified English translation are attached hereto as Exhibits C and D.)

26. The Invitation to Bid required brokers to submit a proposal based on a fixed brokerage fee that could not be altered after the submission of the proposal or withdrawn during a specified period. (*See id.* at ¶¶ 3, 9.) The Invitation to Bid expressly states that "[t]he Brokerage Fee should be presented as a fixed amount" (*id.* at ¶ 3) and further provides that: "The Broker shall not, under any circumstances, after submission of its Bid, modify the conditions of the proposal alleging lack of information or insufficient data regarding the

Services, local conditions or inability to obtain data, under penalty of disqualification.” (*Id.* at ¶ 8.) In addition, the Invitation to Bid unconditionally provides that the bids in response must remain open and may not be withdrawn by the brokers for a period of 90 days. (*Id.* at ¶ 9.)

27. The “beauty contest” was limited to brokerage and the brokers were instructed not to obtain a quote for the premium of the Program at the preliminary stage. However, the Invitation to Bid does state that the selected broker would later be required to obtain (and provide to INS) documentation showing the reinsurance premium for the Program. (*Id.* at ¶ 3.)

28. The Invitation to Bid further requires that the proposal from the brokers must include, among other things, the curriculum vitae of all key personnel providing services in connection with the 2009 Reinsurance Program and confirmation by the broker that it holds a valid E & O (errors and omissions) policy indicating the liability limit. (*See id.* at ¶¶ 3, 8.)

**D. The Bid by HRG and Howden for the 2009 Reinsurance Program**

29. On or around February 15, 2009, HRG and Howden submitted their joint proposal (the “HRG/Howden Bid”) — which was a revision of an earlier proposal — for placement of the 2009 Reinsurance Program. (Copies of the Spanish version of the HRG/Howden Bid (as submitted) and a certified English translation are attached hereto as Exhibits E and F, respectively.) HRG and Howden agreed to a fixed fee of \$187,530 “[o]r for any other amount that might be established or agreed upon between the parties in accordance with the [Invitation to Bid].” (*Id.*) At no point did the parties agree upon brokerage other than the \$187,530 quoted in the HRG/Howden Bid. As required by the Invitation to Bid, the HRG/Howden Bid unconditionally stated that it would remain open, and would not be withdrawn, for a period of 90 days after its submission.

30. The HRG/Howden Bid made it clear that both HRG and Howden would participate in the placement of the 2009 Reinsurance Program. In discussing the prior experience in placing medium to large scale risks (as required by the Invitation to Bid), the HRG/Howden Bid refers to placements by HRG “along with Howden Insurance Brokers, Ltd.” (*Id.* at ¶ 3(c).) Even more importantly, the Bid lists four Howden employees “as persons assigned to the placement of the account” and attaches their CVs. (*Id.* at ¶ 3(h).) The CVs of the Howden employees are listed before the CVs of the HRG employees, which illustrates the prominent role that Howden would play in the placement. Indeed, the HRG/Howden Bid and other information provided to INS emphasized Howden’s experience in the London and global insurer market, which is significant given that a large portion of the 2009 Reinsurance Program was placed in those markets.

31. Moreover, in satisfaction of the requirement in the Invitation to Bid that any proposal include confirmation by “the broker” that it holds a valid E & O policy, the HRG/Howden Bid attached evidence of both Howden’s and HRG’s E & O insurance. John H. Blake (“Blake”) of HRG signed the HRG/Howden Bid and on that same page he describes the E & O insurance as “our” policies.” (*Id.*) It is noteworthy that Neil Holden of Howden was one of the witnesses on the document where Blake collectively refers to “our” E & O policies. (*Id.*) Howden was also the broker for HRG’s E & O policy, which provides further evidence of the close cooperation between Howden and HRG.

**E. HRG and Howden Place the 2009 Reinsurance Program**

32. In mid-February 2009, after receiving bids from HRG/Howden and other brokers, INS selected Willis Limited (“Willis”) as the broker for the 2009 Reinsurance Program. Willis’s

bid was \$195,000. However, in mid-March 2009, following discussions with ICE, INS decided to select two other brokers (in addition to HRG and Howden) to obtain premium quotes from reinsurers for the 2009 Reinsurance Program.<sup>4/</sup> INS did not re-open the bidding process for brokerage when it chose to have three brokers obtain premium quotes. Under the express terms of the Invitation to Bid and the responses, the brokerage bids of the various brokers (including the HRG/Howden Bid) remained open as of mid-March 2009 and were valid until mid-May 2009. INS was unable to find a third broker to submit a premium quote, but it did obtain premium quotes from HRG/Howden and Willis on or about April 1 and 2, 2009. In providing the premium quotes, HRG/Howden and Willis were still bound by their prior brokerage bids from the “beauty contest” procedure.

33. Willis’s premium quote was \$11,350,000. HRG and Howden submitted four options, with premium ranging from \$10,476,191 to \$13,768,639 (the latter of which was denominated as Option 2.b). The HRG/Howden quotes submitted to INS on April 1, 2009 were based on information that Howden had obtained from reinsurers regarding the anticipated premium for the 2009 Reinsurance Program. The premium quotes from both sets of brokers included Costa Rican tax at a rate of 5.5%, which means that the net premium (*i.e.*, after tax) for the various quotes would be lower to account for the tax component.

34. On or about April 1, 2009, before submitting their premium quotes to INS, HRG and Howden agreed — without INS’s knowledge or authorization — that both brokers would

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<sup>4/</sup> ICE suggested the change from one broker to three brokers, for purposes of obtaining premium quotes, after HRG and Howden contacted ICE through a local agent in Costa Rica, Ricardo Retana. The Defendants agreed that Mr. Retana would be paid a percentage of the premium, in an amount of approximately \$400,000, for his efforts, but the payment has not yet been made because of the pendency of this action. The contacts between the underlying insured and the Defendants, through Mr. Retana, were improper and prohibited.



take an amount of brokerage in excess of the binding premium quotes that Howden provided for the 2009 Reinsurance Program. Such a practice of adding brokerage to the maximum reinsurance premium (in the absence of the client's consent) is known as "grossing up" and it is widely recognized in the reinsurance industry as improper.

35. The Defendants' secret agreement to surcharge their commission and pass it off as "premium" is evidenced by an April 1, 2009 e-mail from Mr. Holden to Mr. Blake and Jesús Alberto Marcano of HRG. (A copy of the April 1, 2009 e-mail is attached hereto as Exhibit G.) In the e-mail, Mr. Holden informed HRG that the premium quotes did not include brokerage or tax and that an amount for both would need to be added. Mr. Holden suggested a brokerage of 10% of the premium to be split between HRG and Howden. Shortly thereafter, HRG and Howden agreed that the surcharge for brokerage would be 12%, split as follows: 4% for HRG, 4% for Howden and 4% for Mr. Retana, the local contact in Costa Rica.

36. On April 2, 2009, INS appointed HRG and Howden as the brokers for placement, and it instructed HRG and Howden to proceed with the placement of the 2009 Reinsurance Program in accordance with the terms of the HRG/Howden Bid. (Copies of the April 2, 2009 letter of appointment, along with a certified English translation, are attached hereto as Exhibits H and I, respectively.) Although the Invitation to Bid contemplates that a successful bid would be converted into a contract document, no additional contract documentation was completed. Thus, the material terms and conditions of the agreement relating to the placement of the 2009 Reinsurance Program by HRG and Howden are found in the Invitation to Bid and the HRG/Howden Bid.

37. In the alternative and in the event there was no written or implied contractual relationship among the parties, HRG and Howden proceeded to provide broking services to INS in connection with the 2009 Reinsurance Program beginning on or around April 2, 2009 and received compensation for their services.

38. On April 2, 2009, INS also informed HRG and Howden that it wished to pursue Option 2.b for the 2009 Reinsurance Program; however, HRG and Howden's premium quote of \$13,768,639 was reduced to \$13,080,207.03 because INS decided to retain 5% of the risk.

39. On or about April 23, 2009, the Defendants confirmed that the 2009 Reinsurance Program already had been placed. HRG informed INS in a Debit Note dated May 14, 2009 that the total net premium for the Program was \$12,443,734.56 (*i.e.*, \$13,080,207.03 minus \$636,472.47 for applicable Costa Rican taxes), due in two installments: 60% on June 1, 2009 and 40% on July 1, 2009. (A copy of the May 14, 2009 Debit Note is attached hereto as Exhibit J.) The due date for the second installment of premium was later changed to August 1, 2009.

40. The figures in the May 14, 2009 Debit Note were supported by one-page summary charts and a spreadsheet that HRG provided to INS, around the same time, purporting to show the premium and tax for the Program by layer (but not broken down by reinsurer). The spreadsheet that HRG provided to INS was an altered version of a spreadsheet that Howden had provided days earlier to HRG showing that the actual premium was substantially lower. HRG never informed INS that such a spreadsheet existed or that it had increased the premium in the altered spreadsheet (and in the one-page summary charts that were based on the altered spreadsheet). Howden never informed INS that the actual premium was lower, even though it knew or should have known as of mid-May 2009 that HRG was going to charge INS an amount

in excess of such premium (on behalf of both brokers) and also subsequently learned, in June 2009, the exact amount of premium that HRG had set forth in the May 14, 2009 Debit Note.

41. The clear purpose of the May 14, 2009 Debit Note and the other documentation was to mislead INS intentionally regarding the amount of premium and deliberately conceal the fact that INS was being overcharged. At a minimum, the Defendants were negligent in failing to disclose the correct information to INS.

42. Based on the information in the May 14, 2009 Debit Note, INS paid the first installment of net premium, \$7,466,240.74 (*i.e.*, 60% of \$12,443,734.56), on or about May 28, 2009. (A copy of the transfer advice is attached hereto as Exhibit K.)

43. The total net “premium” figure of \$12,443,734.56 in the May 14, 2009 Debit Note was false and misleading because it included an undisclosed commission of over \$1.13 million. In a Debit Note from Howden to HRG dated May 12, 2009 (a copy of which is attached hereto as Exhibit L), Howden had informed HRG earlier that the total net premium was \$11,312,600, which is \$1,131,134.56 less than what HRG reported to INS as the total net “premium” in the May 14, 2009 Debit Note.<sup>5/</sup> INS was not provided with a copy of the May 12, 2009 Debit Note from Howden to HRG until after this action was commenced. An internal HRG e-mail, dated May 28, 2009, confirms that HRG — without INS’s knowledge and approval — intended to use the \$1,131,134.56 difference as unauthorized commission for the 2009 Reinsurance Program. (A copy of the May 28, 2009 e-mail is attached hereto as Exhibit M.) As

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<sup>5/</sup> The May 12, 2009 Debit Note from Howden to HRG states that the premium figure is “after deduction of Costa Rican Tax.” The premium figure in the May 14, 2009 Debit Note from HRG to INS similarly accounts for Costa Rican tax.

alleged above, HRG had also agreed with Howden to split the commission of \$1.13 million equally among HRG, Howden and Mr. Retana.

44. INS was wholly unaware at the time that the true premium for the Program was far less than the \$12,443,734.56 set forth in the May 14, 2009 Debit Note and that a commission of more than \$1.13 million, which HRG described as "premium" in its communications with INS, had been added on top of the actual premium. In fact, the Defendants deliberately mischaracterized the grossed-up amount as premium in order to mislead INS and induce it to overpay for the 2009 Reinsurance Program. Alternatively, the Defendants were negligent in failing to provide INS with accurate information regarding the amounts charged.

45. Out of the \$7,466,240.74 that it had received from INS, HRG remitted \$6,787,560 to Howden on or about June 1, 2009. (A copy of the transfer information is attached hereto as Exhibit N.) HRG retained the difference of \$678,680.74 as commission and further intended to take the balance of the purported commission when INS paid the second installment of premium. HRG also included Howden's 4% portion of the commission (per the brokers' secret agreement from early April 2009) in the premium that it transmitted to Howden on or about June 1, 2009 following INS's payment of the first installment.

46. Howden proposed the grossing up described above or at least should have known about it in advance of INS's first premium payment, assisted HRG in charging more premium than was in fact due (according to the May 12, 2009 Debit Note from Howden) and/or itself participated in, or benefitted from, the wrongful grossing up.

**F. INS's Discovery of Overcharging and Replacement of HRG and Howden as Brokers for the 2009 Reinsurance Program**

47. As a result of their involvement in the Prior Reinsurance Program, the Defendants were aware of the requirement to provide full documentation for reinsurance placed on INS's behalf. The Invitation to Bid similarly states that the selected broker(s) would be required to provide the slips for the 2009 Reinsurance Program (the "2009 Slips"). (Ex. D at ¶ 3.) In late March and early April 2009, INS reminded HRG that the selected broker(s) must produce the 2009 Slips and, among other things, provide information relating to the premium and brokerage for the 2009 Reinsurance Program. From early April through mid-June 2009, INS also requested on numerous occasions that HRG and Howden produce the 2009 Slips. Because there were no (or very few) contract wordings executed, the 2009 Slips constitute the operative contracts between INS and all (or most of) the reinsurers participating in the 2009 Reinsurance Program with regard to the premium for the Program and other key terms.<sup>6/</sup>

48. Despite INS's frequent requests, HRG and Howden still had not provided the 2009 Slips as of late May 2009. Given that the June 1, 2009 deadline for the first installment of premium was rapidly approaching, INS was forced to pay the installment even though it did not yet have the requested documents and information relating to the 2009 Reinsurance Program. If the Defendants had produced the 2009 Slips and other requested information before June 1, 2009, INS would have discovered the overcharging and could have avoided some or all of its damages. The Defendants intentionally withheld the 2009 Slips to conceal their wrongdoing and

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<sup>6/</sup> To the extent, however, that the 2009 Slips allow for brokerage in excess of the fixed amount agreed among the parties, HRG and/or Howden's retention of more than \$187,530 in brokerage, based on such provisions in the 2009 Slips, was not authorized by INS and violated the terms of the Invitation to Bid and Bid, which are controlling with respect to the amount of brokerage.

induce INS to make the premium payments. Alternatively, the Defendants' failure to produce the 2009 Slips was negligent or otherwise violated the duties they owed INS.

49. In or about mid-June 2009, INS became so frustrated with Defendants' foot-dragging regarding the production of the 2009 Slips that it obtained a sampling of the slips directly from the reinsurers. The sample slips, along with other documents, suggested that the reinsurance premium reflected in the May 14, 2009 Debit Note from HRG to INS and elsewhere was far higher than it should have been, which led INS to suspect that it had been overcharged and/or that the brokers had engaged in grossing up.

50. Shortly thereafter, on or about June 22, 2009, a representative of INS, José Ángel Villalobos, met with a Howden representative, Mr. Holden, in London to discuss the production of the 2009 Slips and the apparent overcharging, including grossing up of premium. At that meeting, Mr. Villalobos provided Mr. Holden with written information showing the amount of "premium" (\$12,443,734.56) that, according to the May 14, 2009 Debit Note, was due from INS for the 2009 Reinsurance Program. In a telephone conversation with Mr. Villalobos the next day, Mr. Holden stated that Howden would not produce the 2009 Slips without HRG's authorization. Around the same time, Howden offered to have the Lloyd's of London compliance office (which oversees Howden as a Lloyd's broker) conduct an audit of Howden's files, asserting that such an audit would prove that no grossing up had occurred. Howden's statements to Lloyd's regarding the grossing up were factually incorrect and misleading.

51. On June 23, 2009, INS notified HRG that it was terminating the broking relationship with HRG and Howden.

52. On June 24, 2009, INS appointed Willis as the replacement broker for the 2009 Reinsurance Program. Willis agreed that, in providing broking services to INS, it would charge the same amount (\$195,000) that it had bid in the "beauty contest." On June 24, 2009, INS and Willis also met with Howden to request copies of the 2009 Slips, as well as the accompanying accounting records. In late June 2009 and continuing into July 2009, Howden took the position that it would not produce any the information absent authorization from HRG; HRG, meanwhile, refused to provide such authorization.

53. On July 9, 2009, Philip Bond of Howden wrote to INS and proposed that Howden handle the payment of the second premium installment to reinsurers. Among other things, Mr. Bond expressly sought to assure INS that no grossing up had occurred in connection with the 2009 Reinsurance Program. (A copy of the July 9, 2009 letter is attached hereto as Exhibit O.) Mr. Bond's written statements to INS regarding the grossing up were factually incorrect and misleading, and were intentionally designed to induce INS to pay the second installment of premium (from which Howden would receive its 4% commission). In the alternative, Mr. Bond was negligent because he should have known that his statements were false.

54. After HRG and Howden continued to refuse to provide the 2009 Slips and other requested information, INS threatened legal action against HRG and Howden to force the release of the records. By letter dated July 24, 2009 (the "July 24 Letter"), Blake informed counsel for INS that Defendants finally would be producing the 2009 Slips, which INS received on July 28, 2009. (A copy of the July 24 Letter is attached hereto as Exhibit P.)

55. In the July 24 Letter, Blake specifically noted that HRG "did, in fact, in conjunction with Howden Insurance Brokers Of London, Ltd. [sic], place the reinsurance on

behalf of INS.” Blake’s express acknowledgement that HRG and Howden were co-brokers is also supported by other contemporaneous documents from HRG’s and Howden’s files.

56. The complete set of 2009 Slips — as well as other documents — revealed that HRG and Howden had indeed overcharged INS in respect of premium and brokerage. The documents further demonstrated that HRG and Howden overcharged INS with regard to taxes for the 2009 Reinsurance Program by (a) deducting 6% for taxes for certain of the reinsurers instead of the 5.5% required by Costa Rican law; (b) basing the tax deductions on a wrongfully inflated “premium” figure; and (c) deducting an amount for taxes from the reinsurance premium paid by INS, even though INS had already paid such taxes. In all, Defendants overcharged INS at least approximately \$2.5 million in premium, brokerage and taxes. In addition to the overcharged amounts (and the interest thereon), INS suffered consequential damages as a result of HRG and Howden’s breach of contract. To date, INS’s total compensatory damages are estimated to be in excess of \$3 million (with interest continuing to accrue).<sup>77</sup>

57. In the alternative, even if there was no contract among the parties regarding the placement of the 2009 Reinsurance Program, INS suffered separate tort damages arising out of the parties’ broking relationship as a direct and proximate result of HRG and Howden’s actions.

58. In or around June 2009, INS put both HRG and Howden on notice regarding the overpayments described above. Defendants, however, have wrongfully refused to return the overcharged funds to INS.

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<sup>77</sup> The foregoing figures are based on currently available information, and INS fully reserves its right to amend or supplement them.



**Count I**  
**Breach of Express Contract**  
**(As against HRG and Howden)**

59. Plaintiff repeats and realleges the allegations contained in Paragraphs 1-2, 4-7, 14-16, 24-36, 38-39, 42-43, 45, 49, 51-52, 54-56 and 58 of the Complaint as if fully set forth herein.

60. The Invitation to Bid and the HRG/Howden Bid constitute an enforceable contract among INS, HRG and Howden with regard to the placement of the 2009 Reinsurance Program, including the amount of brokerage for the Program and the requirement that HRG and Howden obtain, and produce to INS, the slips setting forth the reinsurance premium. HRG signed and submitted the HRG/Howden Bid on behalf of both HRG and Howden, thereby accepting the terms of the Invitation to Bid. HRG thereafter provided broking services to INS by placing the 2009 Reinsurance Program. Howden demonstrated its acceptance of the terms of the Invitation to Bid by participating in, and approving of, the submission of the HRG/Howden Bid and thereafter acting as co-broker for INS with respect to the Program. In addition, HRG and Howden had copies of some or all of the 2009 Slips, which set forth the details of the premium to be paid in connection with the 2009 Reinsurance Program.

61. HRG and Howden breached the contract by, among other things: (1) charging INS brokerage fees well in excess of the agreed-upon fixed amount of \$187,530; and (2) charging INS more premium than was actually due for the 2009 Reinsurance Program, as shown on the 2009 Slips.

62. As a result of HRG's and Howden's breach of contract, INS suffered damages in an amount to be determined at trial.

WHEREFORE, Plaintiff demands judgment against HRG and Howden for breach of an express contract and seeks damages, interest, attorneys' fees and costs and such other relief as this Court deems just and proper.

**Count II**  
**Breach of Implied Contract**  
**(As against HRG and Howden)**

63. Plaintiff repeats and realleges the allegations contained in Paragraphs 1-2, 4-7, 14-16, 24-36, 38-39, 42-43, 45, 49, 51-52, 54-56 and 58 of the Complaint as if fully set forth herein.

64. Even if no express contract was formed among INS, HRG and Howden, a contract among the parties should be implied by law in order to prevent unjust enrichment.

65. INS conferred a benefit upon HRG and Howden in the form of premium payments in connection with the 2009 Reinsurance Program, from which a fixed brokerage fee was to be deducted. However, HRG and Howden overcharged INS in the manner alleged above. Under the circumstances, it would be inequitable for HRG and Howden to retain the overpayments made by INS.

66. Accordingly, HRG and Howden have breached the implied contract among the parties and, as a result, INS has suffered damages in an amount to be determined at trial.

WHEREFORE, Plaintiff demands judgment against HRG and Howden for breach of an implied contract and seeks damages, interest, attorneys' fees and costs and such other relief as this Court deems just and proper.

**Count III**  
**Negligence (Broker Malpractice)**  
**(As against HRG and Howden)**

67. Plaintiff repeats and realleges the allegations contained in Paragraphs 1-2, 4-6, 8, 14-17, 19-23, 33-35, 37-54 and 56-57 of the Complaint as if fully set forth herein.

68. At all relevant times, HRG was a broker for the placement of the 2009 Reinsurance Program. Therefore, HRG was INS's agent and owed INS a duty to act as a reinsurance broker of reasonable skill and diligence would act under the circumstances.

69. Howden owed the same duty to INS as a sub-broker for HRG (assuming, in the alternative, that Howden was not a co-broker with HRG).

70. HRG's and Howden's duties included, among other things, the duty to procure reinsurance for INS in accordance with INS's requirements (which included obtaining reinsurance at the best price available), the duty to charge only the amount of premium set forth in the 2009 Slips, the duty to charge a reasonable brokerage fee, under the circumstances, for their services, and the duty to provide the information relating to the 2009 Reinsurance Program that was requested by INS.

71. HRG and Howden breached the duties they owed INS by failing to act as a reinsurance broker of reasonable skill and diligence would act under the circumstances in placing the 2009 Reinsurance Program. Those breaches of duty included, without limitation: (a) failing to obtain the reinsurance at the best price available and instead charging more premium than was set forth in the 2009 Slips; (b) charging more brokerage than was reasonable under the circumstances; (c) refusing to provide timely information and documentation to INS concerning the reinsurance and related matters and failing to disclose the overcharging, including the fact

that the premium had been grossed up; (d) wrongfully refusing to return the overcharged amounts to INS upon request; and (e) otherwise failing to act as a reasonable broker would under the circumstances.

72. As a proximate result of such breaches, INS suffered damages in an amount to be determined at trial.

WHEREFORE, Plaintiff demands judgment against HRG and Howden for negligence and seeks damages, attorneys' fees and costs and such other relief as this Court deems just and proper.

**Count IV**  
**Breach of Fiduciary Duty**  
**(As against HRG and Howden)**

73. Plaintiff repeats and realleges the allegations contained in Paragraphs 1-2, 4-6, 8, 14-17, 19-23, 33-35, 37-54 and 56-57 of the Complaint as if fully set forth herein.

74. At all relevant times, HRG and Howden acted as broker and sub-broker, respectively, for the placement of the 2009 Reinsurance Program (assuming, in the alternative, that Howden was not a co-broker with HRG). As such, they owed fiduciary duties to INS, including the duty to act in a manner consistent with the best interests of INS.

75. HRG's and Howden's duties included, among other things, the duty to procure reinsurance for INS in accordance with INS's requirements (which included obtaining reinsurance at the best price available), the duty to charge only the amount of premium set forth in the 2009 Slips, the duty to charge a reasonable brokerage fee, under the circumstances, for their services, and the duty to provide the information relating to the 2009 Reinsurance Program that was requested by INS.

76. HRG and Howden breached the duties they owed INS by failing to act in a manner consistent with the best interests of INS in placing the 2009 Reinsurance Program. Those breaches of duty included, without limitation: (a) failing to obtain the reinsurance at the best price available and instead charging more premium than was set forth in the 2009 Slips; (b) charging more brokerage than was reasonable under the circumstances; (c) refusing to provide timely information and documentation to INS concerning the reinsurance and related matters and failing to disclose the overcharging, including the fact that the premium had been grossed up; (d) wrongfully refusing to return the overcharged amounts to INS upon request; and (e) otherwise failing to act as a fiduciary in connection with 2009 , and the duty to provide information relating to the 2009 Reinsurance Program that was requested by INS.

77. As a proximate result of such breaches, INS suffered damages in an amount to be determined at trial.

WHEREFORE, Plaintiff demands judgment against HRG and Howden for breach of fiduciary duty and seeks damages, attorneys' fees and costs and such other relief as this Court deems just and proper.

**Count V**  
**Imposition of Constructive Trust**  
**(As against HRG and Howden)**

78. Plaintiff repeats and realleges the allegations contained in Paragraphs 1-2, 4-6, 8, 14-17, 19-23, 33-35, 37-54, 56-57 and 74 of the Complaint as if fully set forth herein.

79. At all relevant times, HRG and Howden were in a confidential relationship with INS because, as alleged above in Paragraph 74 and elsewhere in the Complaint (in the

alternative), they acted as broker and sub-broker, respectively, for the placement of the 2009 Reinsurance Program and owed fiduciary duties to INS.

80. HRG and Howden wrongfully retained funds belonging to INS. Specifically, HRG retained \$678,680.74 in excess of the actual amount owed for the first installment of premium for the 2009 Reinsurance Program, and Howden retained at least \$1,100,606.05 more in brokerage than INS agreed to pay HRG and Howden for the placement of the Program.<sup>87</sup>

81. HRG and Howden have been unjustly enriched through their retention of the funds described above.

WHEREFORE, Plaintiff demands judgment against HRG and Howden imposing a constructive trust on all funds wrongfully retained in connection with the 2009 Reinsurance Program, the exact amount of which is to be determined but is no less than \$1,779,286.79.

**Count VI**  
**Aiding and Abetting Breach of Fiduciary Duty**  
**(As against Howden)**

82. Plaintiff repeats and realleges the allegations contained in Paragraphs 1-2, 4-6, 8, 14-17, 19-23, 33-35, 37-54, 56-57 and 74-76 of the Complaint as if fully set forth herein.

83. As alleged above, HRG was a broker for the placement of the 2009 Reinsurance Program and, therefore, owed INS a fiduciary duty. HRG breached its fiduciary duty to INS in the manner alleged above in Count IV.

84. Even if Howden did not owe a similar fiduciary duty to INS, it provided substantial assistance and encouragement to HRG, the primary wrongdoer, with full knowledge

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<sup>87</sup> The foregoing brokerage figure is based on Howden's assertion that it received \$1,288,136.05 in commission. INS reserves the right to allege that Howden received a different amount of brokerage.

of HRG's breach of fiduciary duty. As alleged above, Howden agreed to the overcharging and fully participated in the placement of the 2009 Reinsurance Program. Therefore, Howden knew of HRG's wrongdoing and substantially assisted HRG in its wrongdoing. Among other things, Howden provided substantial assistance to HRG: (a) by jointly placing the 2009 Reinsurance Program; (b) by facilitating the improper overcharging of premium and brokerage; (c) by wrongfully refusing to provide timely information and documentation to INS concerning the reinsurance and related matters and failing to disclose the overcharging, including the fact that the premium had been grossed up; and/or (d) by wrongfully refusing to return the overcharged amounts to INS upon request.

85. As a proximate result of Howden's aiding and abetting of HRG's breach of fiduciary duty, INS suffered damages in an amount to be determined at trial.

WHEREFORE, Plaintiff demands judgment against Howden for aiding and abetting HRG's breach of fiduciary duty and seeks damages, attorneys' fees and costs and such other relief as this Court deems just and proper.

**Count VII**  
**Fraudulent Misrepresentation**  
**(As against HRG and Howden)**

86. Plaintiff repeats and realleges the allegations contained in Paragraphs 1-2, 4-6, 8, 14-23, 33-35, 37-54 and 56-57 of the Complaint as if fully set forth herein.

87. The Defendants intentionally and knowingly made several false statements to INS regarding the amount of premium and taxes for the 2009 Reinsurance Program. Specifically, the Defendants (a) informed INS in May 2009 that it owed \$12,443,734.56 as reinsurance premium, even though they knew that the amount charged as "premium" included undisclosed and

unapproved commission for the brokers that had been wrongfully added to the maximum premium under the 2009 Slips; (b) mischaracterized the surcharged commission as "premium"; (c) informed INS in May 2009 that it owed \$636,472.47 for taxes, which was falsely based on a grossed-up premium figure rather than the actual amount of premium; (d) told INS in May 2009 to add \$636,472.47 to the net premium for Costa Rican taxes, even though an amount for taxes was also deducted from the premium that INS paid to the Defendants; and (e) thereafter denied that any grossing up had occurred, even though they were aware of the surcharge in the premium for commission and the overpayment of taxes based on the grossed-up amount. The foregoing statements all related to material facts regarding the 2009 Reinsurance Program.

88. The Defendants made the above representations with the intent to induce INS to pay a grossed-up amount of reinsurance premium, from which the Defendants took their commission. Howden also wrongfully retained a portion of the overpayment of taxes by INS.

89. INS relied on the above representations by the Defendants and would not have made the premium and tax payments but for those representations.

90. As a proximate result of INS's reliance on the Defendants' misrepresentations, INS suffered damages in an amount to be determined at trial.

WHEREFORE, Plaintiff demands judgment against HRG and Howden for fraudulent misrepresentation and seeks damages, attorneys' fees and costs and such other relief as this Court deems just and proper.



**Count VIII**  
**Negligent Misrepresentation**  
**(As against HRG and Howden)**

91. Plaintiff repeats and realleges the allegations contained in Paragraphs 1-2, 4-6, 8, 14-23, 33-35, 37-54 and 56-57 of the Complaint as if fully set forth herein.

92. The Defendants made several false statements to INS regarding the amount of premium and taxes for the 2009 Reinsurance Program. Specifically, the Defendants (a) informed INS in May 2009 that it owed \$12,443,734.56 as reinsurance premium, even though they should have known that the amount charged as "premium" included undisclosed and unapproved commission for the brokers that had been wrongfully added to the maximum premium under the 2009 Slips; (b) mischaracterized the surcharged commission as "premium"; (c) informed INS in May 2009 that it owed \$636,472.47 for taxes, which was falsely based on a grossed-up premium figure rather than the actual amount of premium; (d) told INS in May 2009 to add \$636,472.47 to the net premium for Costa Rican taxes, even though an amount for taxes was also deducted from the premium that INS paid to the Defendants; and (e) thereafter denied that any grossing up had occurred, even though they should have been aware of the surcharge in the premium for commission and the overpayment of taxes based on the grossed-up amount. The foregoing statements all related to material facts regarding the 2009 Reinsurance Program.

93. The Defendants were negligent in making the above representations because they should have known that such representations were false.

94. The Defendants made the above representations with the intent to induce INS to pay a grossed-up amount of reinsurance premium, from which the Defendants took their commission. Howden also wrongfully retained a portion of the overpayment of taxes by INS

95. INS justifiably relied on the above representations by the Defendants and would not have made the premium and tax payments but for those representations.

96. As a proximate result of INS's reliance on the Defendants' misrepresentations, INS suffered damages in an amount to be determined at trial.

WHEREFORE, Plaintiff demands judgment against HRG and Howden for negligent misrepresentation and seeks damages, attorneys' fees and costs and such other relief as this Court deems just and proper.

**Count IX**  
**Constructive Fraud**  
**(As against HRG and Howden)**

97. Plaintiff repeats and realleges the allegations contained in Paragraphs 1-2, 4-6, 8, 14-23, 33-35, 37-54, 56-57 and 74 of the Complaint as if fully set forth herein.

98. As alleged above, INS and the Defendants were in a fiduciary relationship because HRG and Howden acted as brokers for the placement of the 2009 Reinsurance Program.

99. The Defendants abused that relationship because they (a) informed INS in May 2009 that it owed \$12,443,734.56 as reinsurance premium, even though the amount charged as "premium" included undisclosed and unapproved commission for the brokers that had been wrongfully added to the maximum premium under the 2009 Slips; (b) mischaracterized the surcharged commission as "premium"; (c) informed INS in May 2009 that it owed \$636,472.47 for taxes, which was based on a grossed-up premium figure rather than the actual amount of premium; (d) told INS in May 2009 to add \$636,472.47 to the net premium for Costa Rican taxes, even though an amount for taxes was also deducted from the premium that INS paid to the Defendants; and (e) denied that any grossing up had occurred, even though they had included a

surcharge in the premium for commission and the overpayment of taxes was based on the grossed-up amount.

100. As a proximate result of the Defendants' abuse of the fiduciary relationship, INS suffered damages in an amount to be determined at trial.

WHEREFORE, Plaintiff demands judgment against Howden for constructive fraud and seeks damages, attorneys' fees and costs and such other relief as this Court deems just and proper.

**JURY DEMAND**

Plaintiff hereby demands trial by jury on all issues so triable herein.

**CERTIFICATION**

We hereby certify that the matter in controversy is not the subject of any other action pending in any Court or of a pending arbitration proceeding, nor is any such action or proceeding presently contemplated.

Dated: May 30, 2013

HOGAN LOVELLS US LLP

600 Brickell Avenue, Suite 2700  
Miami, FL 33131  
Telephone: (305) 459-6500  
Facsimile: (305) 459-6550

By: 

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875 Third Avenue  
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Tel.: (212) 918-3000  
Fax.: (212) 918-3100

*Attorneys for Plaintiff Instituto Nacional de Seguros*

EXHIBIT "A"

DR-01940-2007

San José, Costa Rica, 18 de octubre de 2007

Señor:  
Ángel Martínez  
HRG-HRH Partnership, L.L.C.  
777 Brickell Avenue, Suite 1112  
Miami, FL 33131

INSTITUTO NACIONAL DE SEGUROS  
GERENCIA  
\* 19 OCT 2007 \*  
**RECIBIDO**

Ref: Registro de Corredor de Seguros  
PRESIDENCIA EJECUTIVA  
\* 19 OCT 2007 \*  
**RECIBIDO**

Estimado señor:

En relación con la información enviada el 8 de agosto de 2007 para obtener el registro de su representada como Corredor de Reaseguros oficial del Instituto Nacional de Seguros, me permito hacer de su conocimiento que su inscripción ha sido aceptada.

Con el fin de mantener el buen orden del negocio, me permito indicarle lo siguiente:

**1. Aspectos medulares de la relación:**

- 1.) Es necesario que se apliquen todas las normas y reglas de transparencia que nos fueron enviadas.
- 2.) Se deberá obtener las mejores condiciones en cuanto a precio y cobertura en cada negocio
- 3.) La presentación de su propuesta de cobertura (slip de reaseguro) debe ser hecha con un máximo de cinco días hábiles a partir de la fecha en que cuente con toda la información.
- 4.) En caso de que se realice colocación entre varios corredores los mercados serán asignados de antemano, esta asignación debe ser respetada.
- 5.) Próximamente les estaremos enviado cada solicitud de respaldo por medio de un slip preparado por el Instituto, en el cual se indicará las condiciones que se requieran para el negocio.

**EXHIBIT**  
tabbles  
114  
Dmw 7/16/12



**II. Observaciones en slip de reaseguro:**

a.) Cada slip que nos sea enviado debe indicar las siguientes leyendas:

El Corredor y el o los Reaseguradores se comprometen a:

a.1. Entregar al I.N.S. la nota de cobertura y las notas de confirmación respectivas, debidamente firmadas, en el término de 8 días hábiles, después de la orden en firme.

a.2. Entregar al I.N.S. en el término de 8 días hábiles después de la orden en firme, su participación definitiva en el programa, la suma del pago a cada reasegurador y un detalle de la suma correspondiente a la comisión del corredor.

a.3. Proporcionar al I.N.S. toda la documentación relacionada con este contrato en virtud de que este disponible por requerimiento formal que solicite la Dirección de Reaseguros, el I.N.S. o un tercero autorizado por éstos.

a.4. Obtener acuerdo de los reaseguradores, en el sentido de que ante la negativa o imposibilidad del corredor de suministrar la información indicada en los puntos 1, 2 y 3, la compañía reaseguradora se compromete a suministrarla directamente al I.N.S., previo requerimiento específico.

b.) Cada slip debe incluir el impuesto del 5,5% de remesas al exterior el cual debe estar contemplado en la prima. De tratarse de una prima bruta, se deberá detallar la comisión y el impuesto por separado.

c.) Cada slip debe indicar los Reaseguradores que respalda el negocio, y con su porcentaje de participación.

**III. Observaciones en Nota de Cobertura:**

a.) Toda nota de cobertura debe entregarse contemplando lo indicado en el punto "a" de las Observaciones en el Slip de Reaseguro.

b.) Toda nota de cobertura debe incluir el impuesto de remesas al exterior el cual debe estar contemplado en la prima. De tratarse de una prima bruta, se deberá detallar la comisión y el impuesto por separado.

c.) Toda nota de cobertura debe indicar los Reaseguradores finales que respalda el negocio y sus porcentajes de participación.



d.) Debe existir una relación de uno a uno entre las condiciones presentadas en el slip con respecto a las anotadas en la nota de cobertura. Por ejemplo, no se deben incluir condiciones o cláusulas que no fueron contempladas a la fecha de la confirmación de la orden en firme.

e.) Se debe indicar el ingreso por corretaje de la cuenta en negociación.

f.) Se deben anexar copia de las cláusulas en idioma español que rigen el contrato.

Por otro lado, con el propósito de realizar la debida renovación de inscripción de los corredores de reaseguros para el periodo 2008 - 2009, favor presentar la siguiente información a más tardar el 1 de agosto de 2008.

- ✓ Información Financiera al 31 de diciembre de 2007.
- ✓ Póliza de R.C.
- ✓ Reglas de transparencia
- ✓ Auditoría Externa
- ✓ Presencia Oficial de Cumplimiento
- ✓ Servicios
- ✓ Productos

Finalmente, es importante indicarle que toda la documentación que nos envíe, será resguardada y tratada de forma confidencial para proteger sus intereses como corredor.

Agradezco su atención.

Cordialmente,

*Msc. José Ángel Villalobos Villalobos*

José Ángel Villalobos, MSc MBA ACII CPCU ARé AAPA  
Dirección de Reaseguros  
INSTITUTO NACIONAL DE SEGUROS - Costa Rica

cc:

Guillermo Constenla, Presidente Ejecutivo

Luis Ramírez, Gerente

Guillermo Vargas, Jefe Dirección Técnica Comercial



EXHIBIT "B"



Department of Reinsurance and International Relations



DR-01940-2007

San Jose, Costa Rica, October 18, 2007

NATIONAL INSURANCE INSTITUTE  
MANAGER'S OFFICE  
19 OCT 2007  
RECEIVED

Mr. Angel Martinez  
Operations Manager  
HRG-HRH Partnership, L.L.C.  
777 Brickell Avenue, Suite 1112  
Miami, FL 33131

NATIONAL INSURANCE INSTITUTE  
MANAGER'S OFFICE  
19 OCT 2007  
RECEIVED

Re: Registration

Dear Sir:

In relation to the information sent on August 8, 2007 to obtain the registration of your company as an official Reinsurance Broker of the National Insurance Institute, I would like to inform you that your registration has been accepted.

In order to maintain a proper order of business, allow me to indicate the following:

**I. Essential aspects of the relationship:**

- 1) All of the standards and rules of transparency that were sent to us must be enforced.
- 2) The best conditions in terms of price and coverage must be obtained in each deal.
- 3) You must submit your coverage proposal (reinsurance slip) within five business days after the date on which you have all of the information.
- 4) In the event that the placement is being done between various brokers, the markets will be assigned beforehand, and this assignment must be respected.
- 5) Soon we will be sending you each request for coverage through a slip prepared by the Institute, which will indicate the conditions required for the transaction.

Page No. 1

(506) 233-9634

Fax: (506) 221-2809

10061-1000

120

CONFIDENTIAL

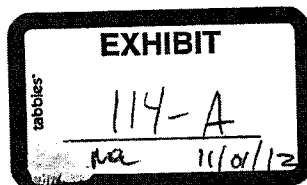


EXHIBIT  
114

INS 001122



Department of Reinsurance and  
International Relations



**II. Observations on the reinsurance slip:**

- a) Each slip that is sent to us must include the following indications:

The Broker and/or the Reinsurers commit to:

- a.1. Deliver to the I.N.S. the respective cover note and confirmation notes, duly signed, within a period of 8 business days after the firm order.
- a.2. Provide to the I.N.S., within 8 business days after the firm order, their final participation in the program, the amount to pay to each reinsurer and a detail of the amount of the broker's commission.
- a.3. Provide to the I.N.S. all documentation related to this contract so that it is available upon formal request from the Reinsurance Department, the I.N.S., or an authorized third party.
- a.4. Reach an agreement among the reinsurers, in the sense that if a broker is unable or unwilling to provide the information indicated in points 1, 2 and 3, the reinsurance company agrees to provide the information directly to the I.N.S. if specifically asked to.
- b) Each slip must include the 5.5% tax on remittances abroad, which must be accounted for in the premium. In the case of a gross premium, the commission and tax should be detailed separately.
- c) Each slip should indicate the Reinsurers who are backing the transaction and their percentage share.

**III. Observations on the Cover Note:**

- a) All cover notes must be submitted in accordance with the indications listed in point "a" of the Observations on the Reinsurance Slip.
- b) Every cover note must include the tax on remittances sent abroad, which should be included in the premium. In the case of a gross premium, the commission and tax should be detailed separately.
- c) Every cover note must indicate the final Reinsurers who are backing the transaction and their percentages of participation.



Department of Reinsurance and  
International Relations



- d) There should be a one-to-one relationship between the conditions presented in the slip and those noted on the cover note. For example, no conditions or clauses should be included that were not included at the time that the firm order was confirmed.
- e) The brokerage income of the account under negotiation must be indicated.
- f) A copy of the clauses governing the contract must be attached in the Spanish language.

In addition, in order to properly renew the registration of reinsurance brokers for the 2008-2009 period, please submit the following information no later than August 1, 2008:

- ✓ Financial information as of December 31, 1007
- ✓ Civil Liability policy
- ✓ Transparency rules
- ✓ External audit
- ✓ Presence of Compliance Official
- ✓ Services
- ✓ Products

Finally, it is important to note that all of documentation that you sent us will be kept and treated confidentially in order to protect your interests as a broker.

Thank you for your attention.

Cordially,

*[signature]*

Jose Angel Vilalobos, MSc MBA ACII CPCU ARe AAPA  
Reinsurance Department  
NATIONAL INSURANCE INSTITUTE – Costa Rica

cc:  
Guillermo Constenla, Executive President  
Luis Ramirez, Manager  
Guillermo Vargas, Chief, Technical Commercial Department



**Morningside**  
Translations

## TRANSLATOR CERTIFICATION

450 7th Ave  
6th Floor  
New York, NY 10123  
Tel 212.643.8800  
Fax 212.643.0005  
www.morningtrans.com

**County of New York**  
**State of New York**

Date: October 26, 2012

To whom it may concern:

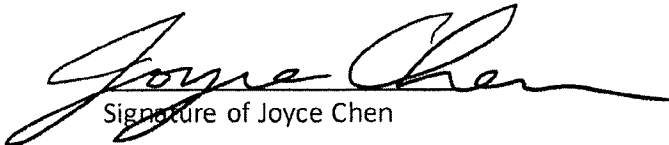
This is to certify that the attached translation from Spanish into English is an accurate representation of the documents received by this office.

The documents are designated as:

- Exh 114 as of October 26, 2012

Joyce Chen, Project Manager in this company, certifies that Richard Huber, who translated these documents, is fluent in Spanish and standard North American English and qualified to translate. Joyce Chen attests to the following:

"To the best of my knowledge, the aforementioned documents are a true, full and accurate translation of the specified documents."



Signature of Joyce Chen

EXHIBIT "C"

**From:** Lianette Castillo  
**Sent:** Monday, February 9, 2009 10:11 PM (GMT)  
**To:** jhblake@hemisphericre.com  
**Cc:** jamarcano@hrg-hrhpartnership.com; Guiselle Monge; José Angel Villalobos; Johnny Zeledón  
**Subject:** Renovación I.C.E. 2009 - 2010 / Invitación a ofertar  
**Attach:** Invitación póliza I.C.E. - U500.pdf; Anexo N° 1 I.C.E. - Condiciones Particulares 2009.pdf; Anexo N° 2 I.C.E. - Alternativas de deducibles.pdf; Anexo N° 3 TOTAL GENERAL I.C.E. 2009-2010.pdf; Anexo N° 4.1. Monto Telecomunicaciones I.C.E. 2009-2010.pdf; Anexo N° 4.2. Monto Telecomunicaciones I.C.E. 2009-2010.pdf; Anexo N° 4.3. Monto Telecomunicaciones I.C.E. 2009-2010.pdf; Anexo N° 5 Monto Administración I.C.E. 2009-2010.pdf; Anexo N° 6 Monto RACSA I.C.E. 2009-2010.pdf; Anexo N° 7 Monto CNFL I.C.E. 2009-2010.pdf; Anexo N° 8.1. Monto Energía I.C.E. 2009-2010.pdf; Anexo N° 8.2. Monto Energía I.C.E. 2009-2010.pdf; Anexo N° 8.3. Monto Energía I.C.E. 2009-2010.pdf; Anexo N° 8.4. Monto Energía I.C.E. 2009-2010.pdf; Anexo N° 8.5. Monto Energía I.C.E. 2009-2010.pdf; Anexo N° 9 Reclamos I.C.E. 2009-2010.pdf

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Estimado John:

Les solicitamos presentarnos su oferta de acuerdo a las condiciones de la invitación adjunta para la renovación de la póliza a nombre del Instituto Costarricense de Electricidad.

Según se describe en la invitación, la oferta debe presentarse a más tardar el próximo lunes 16 de febrero a las 18:00 hora local de Costa Rica.

Para presentar su oferta no se solicita contactar ni al Asegurado o al mercado Reasegurador.

Favor revisar y analizar con detenimiento las condiciones descritas en la invitación, las cuales son las que rigen esta negociación.

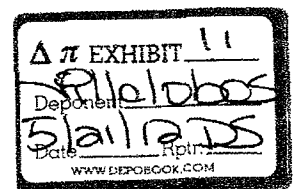
Tomar nota que junto con esta solicitud a su representada, de forma simultánea se le está solicitando ofertar a cuatro corredores adicionales.

Invitación

Anexos

Quedamos a su disposición para cualquier consulta, de acuerdo a los términos de la invitación.

Atentamente,



INS 004523



PÓLIZA: Instituto Costarricense de Electricidad (920-0U500)

INVITACIÓN A OFERTAR

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1. **INVITACIÓN A OFERTAR**

Esta Invitación a Ofertar (la "Invitación") es emitida por el Instituto Nacional de Seguros (INS) de Costa Rica.

Los corredores de reaseguro interesados en proveer los servicios descritos en el Alcance del Trabajo acompañando la Invitación deben presentar una Propuesta de acuerdo con la Forma de Propuesta adjunta a esta invitación.

Se les aconseja a los Corredores a revisar el número de páginas y los contenidos de este documento y si existe alguna pregunta sobre toda la intención o significado de alguna descripción, los Corredores debe notificar de una vez al I.N.S., a fin de tenerlo aclarado.

Los términos en mayúscula tendrán el significado dado a ellos.

2. **INTRODUCCIÓN GENERAL**

El I.N.S. es el asegurador del Instituto Costarricense de Electricidad (I.C.E.), cuyo perfil es el siguiente:

El ICE fue creado en el año 1949. Le corresponde por medio de sus empresas, desarrollar, ejecutar, producir y comercializar todo tipo de servicios públicos de electricidad y telecomunicaciones.

Con el devenir del tiempo el ICE evolucionó como un grupo de empresas estatales, integrado por ICE- Sector Electricidad y Telecomunicaciones, Radiográfica Costarricense S.A. (RACSA) y la Compañía Nacional de Fuerza y Luz S.A. (CNFL), las cuales han trazado su trayectoria, mediante diversos proyectos de modernización desarrollados en las últimas décadas.

El Grupo ICE ha logrado la construcción de numerosas obras hidroeléctricas, térmicas y geotérmicas, además la instalación de paneles solares en comunidades alejadas y la producción de energía eólica.

En el campo de la energía, el ICE cuenta con plantas hidroeléctricas tales como: Garita, Río Macho, Cachi, Arenal, Corobici, Ventanas Garita, Sandillal, Toro I, Toro II, Angostura, Peñas Blancas, Cariblanco, entre otras. En el campo geotérmico cuenta con las Plantas Miravalles I, II y V. En el campo eólico la Planta Tejona. En el campo térmico cuenta con las plantas térmicas, Barranca, Moín, San Antonio y Colima, entre otras.





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La Compañía Nacional de Fuerza y Luz, tiene a su haber ocho plantas pequeñas de generación eléctrica y obras importantes, tales como la planta hidroeléctrica Daniel Gutiérrez y Brasil. Actualmente se construyen los proyectos hidroeléctricos Cote, la planta térmica Moín III y el Proyecto Biotérmico Río Azul, siendo el primer proyecto de este tipo en Latinoamérica, el cual aprovechará el biogas producido por los desechos sólidos para generar energía. Paralelamente está desarrollando el sistema de Electrificación Subterránea para la ciudad de San José.

Detalles específicos adicionales acerca de la operación del I.C.E están incluidos en los apéndices.

3. **OBJETIVO Y ALCANCE DE LOS SERVICIOS**

El objetivo de esta Invitación es contratar la prestación de Servicios de Correduría de Reaseguros para la negociación y colocación del programa de Reaseguro a nombre del I.C.E., cuyos detalles se especifican aquí.

El Corredor no deberá hacer ninguna consulta al Asegurado y/o Reaseguradores

La Propuesta a ser presentada deberá indicar:

- el honorario por correduría (fee) a ser pagado por el I.N.S. al Corredor por los servicios a ser prestados, de acuerdo con los términos y condiciones detalladas en el perfil del Programa aquí propuesto.

El honorario de correduría debe ser presentado como un monto fijo. De acuerdo con oficio del Ministerio de Hacienda N° GGC-031-2009 del 20.01.2009, el caso de los honorarios por servicios prestados fuera de Costa Rica están exentos de impuestos.

Es requisito del Corredor seleccionado de avalar que la prima de reaseguro final es la prima neta pura, por medio de la entrega de los slips (con el respectivo sello y firma de los suscriptores de cada uno de los reaseguradores participantes del programa) con la prima neta base definida arriba.

El Corredor seleccionado deberá considerar el 5.5% de Impuesto de Remesas al Exterior que corresponde.



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**Propuesta para el Corredor Seleccionado:**

El slip de Propuesta a ser confeccionado por el Corredor seleccionado por el I.N.S. deberá tener el soporte de los reaseguradores con un rating mínimo de "A-" de acuerdo a Standard & Poors, AM Best, Fitch y/o Moody's.

El Corredor seleccionado recibirá por parte del I.N.S el pago del honorario por correduría, como se definió arriba.

**Programa de Todo Riesgo, Responsabilidad Civil, Terrorismo y Delito Comercial del I.C.E.:**

Las condiciones particulares, opciones de deducibles, siniestralidad y detalle del monto asegurado se adjunta en apéndices.

**Información a ser incluida en la Propuesta:**

Como parte de la Propuesta, los Corredores deben presentar un documento detallando:

- (a) la estrategia de colocación del riesgo del I.C.E. como aquí se requiere.
- (b) un cronograma de tiempo para el mercadeo del programa del I.C.E. a los reaseguradores;
- (c) Capacidad a nivel mundial y experiencia en la región de Centro América y Costa Rica.
- (d) Capacidades en Generación de Poder (favor proveer una lista de clientes/cuentas similares)
- (e) Servicios de Ingeniería y Administración de Riesgo;
- (f) Servicio de Reclamos y experiencia en el manejo de reclamos grandes y complejos;
- (g) controles/servicios del Security del mercado.
- (h) Currícula de los profesionales del grupo asignado para la colocación;
- (i) principales reaseguradores que el Corredor propone podrían participar en el programa
- (j) Cualquier servicio/capacidad adicional.

Adicionalmente, los corredores ofertantes deberán comentar sobre las condiciones imperantes en el mercado de seguro global, condiciones importantes en mercados específicos y la capacidad de colocación de los mercados para el límite del programa de riesgo del I.C.E. anotado arriba.



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4. **DURACIÓN DE LOS SERVICIOS**

La duración de los servicios debe iniciar inmediatamente después de que le sea indicado al Corredor por el I.N.S. y durar por todo el periodo el programa de Todo Riesgo, Responsabilidad Civil, Terrorismo y Delito Comercial del I.C.E (y después del periodo si cualquier reclamo está bajo la regulación, hasta el final del pago respectivo de indemnización).

5. **CONOCIMIENTO DE LOS DOCUMENTOS DE INVITACIÓN Y OPERACIÓN**

Se recomienda a los Participantes revisar los contenidos y archivos anexos de a esta Invitación. Se asume que los Corredores han examinado totalmente toda la información contenida en la misma. Cualquier discrepancia, errores, omisiones o preguntas, deben ser reportados inmediatamente al I.N.S. para su aclaración.

La fecha para la recepción de consultas cierra el 11 de Febrero de 2009, a más tardar las 12:00 hora local de Costa Rica. Las respuestas a los requerimientos serán transmitidas a todos los Corredores tan pronto sea posible pero no después de 1 día antes de la fecha cierre de la recepción de las propuestas. Sin embargo, cuando un requerimiento específico es considerado como de naturaleza propia o intelectual del Corredor, esta debe ser identificada como tal, por lo tanto no será divulgada a los otros Corredores.

Los Corredores deberán familiarizarse con las condiciones específicas de los varios tipos y sitios donde el cliente opera. Por la entrega de la Propuesta, se considera que el Corredor tiene total conocimiento de la Invitación, leyes locales y todo otro aspecto de los Servicios requeridos por el I.N.S.

6. **REQUERIMIENTOS DE LOS CORREDORES**

Cualquier pregunta que el Corredor desea requiera realizar en relación a con esta invitación, debe ser por escrito vía **correo electrónico** en la fecha indicada arriba a las siguientes direcciones:

**INS**

Nombre: José Ángel Villalobos

Dirección: Dirección de Reaseguros

Teléfono: (506) 2233-9634

Email:

[jvillalobos@ins-cr.com](mailto:jvillalobos@ins-cr.com)



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INVITACIÓN A OFERTAR

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Con copia a:

Guisselle Monge S., [gmonge@ins-cr.com](mailto:gmonge@ins-cr.com)  
Liannette Castillo G., [lcastillo@ins-cr.com](mailto:lcastillo@ins-cr.com)  
Johnny Zeledón C., [jzeledon@ins-cr.com](mailto:jzeledon@ins-cr.com)

7. **ADDENDA**

El I.N.S. puede aclarar o emitir un addenda a esta Invitación en cualquier momento durante el proceso de Propuesta, por cualquier razón, sea por su propia iniciativa o en respuesta a cualquier solicitud de aclaración. Se requerirá a los Corredores su identificación expresa y aceptación del addenda de la Propuesta.

8. **FORMATO DE PROPUESTA**

- Las Propuestas deberán ser enviadas en idioma Español.

- Las Propuestas deben enviarse en papelería oficial del Corredor y debe ser completa en todos los aspectos y totalmente acorde con las estipulaciones y requerimientos de esta Invitación. La información debe ser presentada de manera objetiva y metódica sin ningunas adiciones, supresiones, alteraciones, omisiones u anotaciones a mano. Todas las páginas deben estar numeradas y con las iniciales del nombre de la persona responsable.

Propuestas parciales o incompletas no serán aceptadas. Los Corredores no favorecidos serán notificados después de concedido el Contrato.

El Corredor no podrá, bajo ninguna circunstancia, después de la presentación de su Propuesta y bajo pena de descalificación, modificar las condiciones de la propuesta alegando falta de información, insuficiencia de los datos concerniente a los servicios, condiciones locales o inhabilidad de obtener datos.

Cuando el corredor trate de modificar cualquiera de los términos y/o condiciones de esta Invitación, podrá proponer alternativas en su Propuesta, siempre que el Corredor también presente una propuesta principal de acuerdo con todos los términos y condiciones de esta Invitación.



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Las Propuestas deben ser presentadas a la hora y fecha estipuladas en la "Invitación", indicando:

**Programa de Reaseguro del I.C.E.,  
Invitación No. 01-2009  
Servicios de Correduría  
(Nombre del Corredor)**

Y presentar vía cualquier documento en papel, disco compacto o por correo electrónico como documento adjunto.

Se alienta a los Corredores a presentar sus Propuestas como documento electrónico por correo electrónico o disco compacto.

Propuestas basadas en sitios web **no** serán aceptadas.

Esta Propuesta deberá contener como mínimo la siguiente documentación.

- a) Si es por documento físico impreso, 1 copia de la Propuesta en papelería oficial y firmada por el representante(s) autorizado del Corredor;
- b) Si es por medios electrónicos (CD o documento en correo), deberá contener una carta escaneada con membrete y firmada por el representante(s) autorizado del Corredor;
- c) Honorario de Correduría solicitado;
- d) Adjuntar una copia firmada por el representante(s) autorizado del Corredor del Acuerdo de Confidencialidad;
- e) Gráfico de la Organización del Corredor que presente la Estructura del Equipo del Proyecto de Correduría propuesto al I.N.S. y el gráfico del Equipo Profesional a ser utilizado para proveer el servicio;
- f) Metodología de servicios propuestos (descripción de la metodología y forma de ejecución a ser utilizada.)
- g) Lista de la experiencia internacional de los Corredores así como la experiencia en colocaciones similares;
- h) Curriculum vitae del personal clave ha ser involucrado en la proveeduría de servicios, incluyendo pero no limitado a la siguiente información:



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- Duración del tiempo laborado con el Corredor;
  - Tiempo trabajado con los otros miembros del equipo;
  - Experiencia específica en la administración de servicios relevante a su rol de propuesta en la provisión de servicios.
- i) Confirmación por el Corredor que tiene emitida una póliza de E&O indicando el límite de responsabilidad.
  - j) Indicación formal de los contactos de los Corredores responsables hacia el I.N.S. para la cuenta del programa Todo Riesgo, Responsabilidad Civil, Terrorismo y Delito Comercial del I.C.E.
  - k) Otra información que el Corredor considere relevante.

**9. DURACIÓN DE LAS PROPUESTAS**

La Propuesta debe mantener un periodo de vigencia de noventa (90) días después de la última fecha de presentación de la Propuesta y no podrá ser retirada durante este periodo.

**10. RECHAZO DE LAS PROPUESTAS**

Las Propuestas pueden ser rechazadas, a propia discreción del I.N.S., si, pero no necesariamente solo si:

- a) es recibida después de la hora y fecha estipulada. Atraso en el correo no constituirá un reclamo reconocido a la Propuesta rechazada en los términos aquí descritos;
- b) si contiene cualquier omisión, borrón, alteración, texto adicional o irregularidad;
- c) es considerado desequilibrado, o no incluye la información requerida en ninguna parte o necesaria para la comparación y evaluación propicia.

El I.N.S. se reserva el derecho de aceptar Propuestas no conformes a su propia discreción. El I.N.S. puede, en absoluta discreción, aceptar enmiendas a los Servicios. El Corredor no podrá realizar enmiendas de la Notificación de Intención de la Propuesta Presentada.



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**11. ESCOGENCIA DE PROPUESTA**

Solo las propuestas que cumplan los requerimientos de la Invitación serán evaluadas.

Durante el proceso de evaluación el I.N.S. puede requerir al Corredor presentar información adicional o puntos de aclaración de la propuesta. Sujeto al apartado N° 6, si cualquier información adicional no incluida en esta Invitación (por determinación propia del I.N.S.) es dada a uno de los Corredores por una pregunta o requerimiento de dicho Corredor, entonces el I.N.S. proveerá dicha información adicional a todos los Corredores. Si la respuesta del I.N.S. simplemente aclara la información ya proveída a todos los Corredores, entonces queda a propia discreción del I.N.S. que la aclaración no será proveída a los otros Corredores.

El I.N.S. puede solicitar que el Corredor realice una presentación tanto de su compañía como de su propuesta.

En la evaluación de Propuestas, el I.N.S. determinará cual Propuesta ofrece el mejor valor al I.N.S. sin exponerlo a riesgo innecesario. El I.N.S. tomará en cuenta (entre otros aspectos, los cuales serán determinados a su propia discreción) el grado en que la Propuesta cumple con los siguientes criterios de evaluación:

- a) Demostrado historial del Corredor en trabajos similares;
- b) Habilidades relevantes y experiencia del personal clave en correduría de programas de reaseguro de riesgos de producción eléctrica (hidroeléctricas, térmicas, eólicas, etc.), telecomunicaciones, etc.
- c) Experiencia internacional en correduría de seguros en el Mercado de seguros global.

**12. ACEPTACIÓN DE PROPUESTAS**

El I.N.S. se reserva el derecho de aceptar cualquier Propuesta, incluyendo otras Propuestas de menor precio, y aceptar o rechazar cualquier Propuesta en todo o en parte o rechazar todas las propuestas con o sin dar razones, y, si ninguna propuesta es aceptada, llevar a cabo los Servicios de cualquier otra o por otra parte que pueda ser elegida.

El Corredor favorecido será notificado mediante Carta de Nombramiento resumiendo los términos del contrato incluyendo cualquier negociación post- Propuesta.



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Los Corredores no Favorecidos serán notificados después de emitida la Carta de Nombramiento al Corredor Favorecido.

**13. CONVERSION A DOCUMENTO CONTRACTUAL**

Después de la evaluación, adjudicación, aclaración y nombramiento, la propuesta exitosa será incorporada dentro de un Acuerdo Final, el cual incluirá la Invitación, cualquier modificación, instrucción y re-presentación que puede ser acordada entre el I.N.S. y el Corredor favorecido previo a la fecha del nombramiento. El Acuerdo Final contendrá todo los aspectos acordados sobre los servicios entre las partes y cancela y reemplaza los de la Invitación y cualquier acuerdo previo con el I.N.S. y estipulaciones relacionadas a los Servicios.

**14. GASTO EN PREPARACIÓN DE PROPUESTAS**

El I.N.S. no pagará o será responsable por cualquier gasto o pérdida que cualquier Corredor pueda incurrir en la preparación de su Propuesta.

**15. CONFIDENCIALIDAD DE INFORMACIÓN**

El Corredor tratará todos los detalles, especificaciones, criterios de diseño, parámetros y cualquier otra información contenida en esta Invitación y cualquier correspondencia subsecuente, discusiones, presentaciones y otra información que puede ser transmitida durante y después de las negociaciones, como privada y confidencial independientemente de que la Propuesta sea aceptada o no. El I.N.S. dará trato privado y confidencial de todas las Propuestas presentadas, pero tendrá derecho a revelar la información confidencial de los Corredores, a sus inversionistas, asesores, consultores, empleados y agentes para todos los propósitos en conexión con el análisis de la Propuesta.

**16. IDIOMA**

Las Propuestas correspondientes y todos los otros documentos relevantes a esta Invitación y cualquier contrato subsecuente deben ser en español.

**17. ACTIVIDAD COLUSIVA E INFLUENCIA INAPROPIADA**

Los Corredores y su personal no deberán entablar ninguna actividad colusiva, conducta anti-competitiva o cualquier otra conducta similar con otro Corredor o cualquier otra persona en relación con la preparación o presentación de su Propuesta.





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Los Corredores no deben comunicar o solicitar información del I.N.S., o cualquier otra parte, excepto a través de los contactos designados por el I.N.S.

En la presentación de su Propuesta, el Corredor garantiza, y cada uno de sus directores, oficiales, empleados y cualquier otra persona que actúe en su representación, que no ha cometido o no cometerá, sea directa o indirectamente, cualquier ofensa bajo cualquier ley aplicable creada con respecto a actos fraudulentos, u ofrecimiento, aceptación, dar o el acuerdo de dar, recibir o el acuerdo de recibir (directamente o indirectamente) a o de cualquier personero del I.N.S., oficial u otra tercera parte cualquier regalo, pago o consideración de cualquier clase con un incentivo o recompensa para propósitos de (i) influenciar cualquier acto o decisión de cualquier personero del I.N.S. o cualquier oficial en su capacidad oficial; (ii) inducir a cualquier personero del I.N.S. u oficial a hacer u omitir hacer cualquier acto en violación de su deber legal o contractual; o (iii) asegurarse cualquier ventaja inapropiada en relación a la Propuesta o al Programa.

El I.N.S puede, en su propia y absoluta discreción, rechazar cualquier Propuesta presentada por el Corredor que el I.N.S. razonablemente considere que puede estar comprometido en cualquier acto colusivo, conducta anti-competitiva o cualquier conducta similar con otro Corredor o cualquier otra persona en relación a la preparación o presentación de su Propuesta.

Si el Corredor (o cualquiera de sus directores, oficiales, empleados o cualquier otra persona actuando en su representación) comete cualquier acto de los contemplados arriba, entonces el I.N.S. podrá, sin limitación de cualquier otro derecho en la ley o de otra manera, inmediatamente retirar el derecho de ofertar al Corredor y podrá inmediatamente, dando notificación escrita, terminar cualquier evaluación de esa Propuesta del Corredor o negociación de la Propuesta.

#### 18. **SIN ACEPTACIÓN**

Ninguna Propuesta es aceptada hasta la emisión de la carta de nombramiento por el I.N.S. Nada en esta Invitación constituye una aceptación obligante, de cualquier clase, por el I.N.S. de la Propuesta presentada.

#### 19. **LIMITACIÓN DE RESPONSABILIDAD**

Por presentada la Propuesta, se asume que el Corredor está en total y completo conocimiento de la Invitación, de todo documento auxiliar, cualquier ley aplicable, regulaciones y requerimientos (incluyendo ley local, regulaciones y requerimientos, según el alcance aplicable) y todo otro aspecto del Servicio requerido por el I.N.S.



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El Corredor reconoce que su Propuesta no está fundamentada en cualquier declaración tácita, garantía o representaciones por el I.N.S. (excepto a los contenidos en esta Invitación), y que la propuesta está basada en su propia investigación. Además, el Corredor está satisfecho de la exactitud y suficiencia de esta Propuesta.

FORMA DE PROPUESTA

A:

Nombre:  
Posición:  
I.N.S.  
Dirección;

**PROGRAMA DE TODO RIESGO, RESPONSABILIDAD CIVIL,  
TERRORISMO Y DELITO COMERCIAL DEL I.C.E.:**  
**NÚMERO DE INVITACIÓN:**  
**SERVICIOS DE CORREDURÍA**

Señor,

Habiendo examinado las Condiciones de la Invitación, Alcance del Trabajo, programa, especificaciones y todos los otros documentos que forman parte de esta invitación, habiendo estado satisfechos acerca de la extensión y condiciones de los Servicios y de la exactitud de la información contenida en la Invitación y estando nosotros informados de las leyes aplicables, regulaciones, permisos, licencias, códigos requeridos o referencias de los Servicios, nosotros los abajo firmantes, estamos dispuestos a contratar para y tomar los Servicios requeridos que sean realizados en concordancia con la Invitación a satisfacción del I.N.S. por un monto de:

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(En letras)

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(En números)

u otro monto que puede ser establecido o acordado por las parte en concordancia con la Invitación.



PÓLIZA: Instituto Costarricense de Electricidad (920-0U500)

INVITACIÓN A OFERTAR

Asumimos que esta Propuesta no será retraída o retirada por un periodo de noventa (90) días desde la fecha de cierre de la Propuesta presentada o cualquier acuerdo de extensión.

**A pesar que esta Propuesta es presentada por invitación, es claramente entendido y acordado que no hay ninguna obligación para el I.N.S. de aceptar ninguna Propuesta independientemente de su valor comercial.**

Asumimos la presentación de evidencia de nuestra póliza de E&O en términos detallados en la Invitación.

Fecha, \_\_\_\_\_ días de \_\_\_\_\_, 2009

\_\_\_\_\_  
Nombre

\_\_\_\_\_  
Firma

En capacidad de \_\_\_\_\_ debidamente autorizado a firmar la Propuesta

por o en representación de \_\_\_\_\_

En presencia de los testigos abajo firmantes:

1 \_\_\_\_\_ 2 \_\_\_\_\_

**APÉNDICES**

La siguiente información es proporcionada por el Corredor según la información presentada para asistir a los Corredores a desarrollar la Propuesta. Cierta información, en particular los reportes de inspección al riesgo son, en algunos casos, fechados. Estos deben ser usados por los Corredores como una información narrativa facilitada sobre los tipos de operación de varias plantas del I.C.E., no obstante, el hecho de que la información numérica esté desactualizada, esencialmente la operación descrita se mantiene como aquí se describió. Favor notar que cualquier proceso de hojas de flujo presentadas son consideradas como un reflejo de la operación vigente.



PÓLIZA: Instituto Costarricense de Electricidad (920-0U500)

INVITACIÓN A OFERTAR

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**A. PROGRAMA DE TODO RIESGO, RESPONSABILIDAD CIVIL, TERRORISMO Y DELITO COMERCIAL DEL I.C.E.:**

- (1) Anexo N ° 1 I.C.E Condiciones particulares
- (2) Anexo N ° 2 I.C.E. Alternativas de deducibles

**B. DETALLE DE VALORES DEL RIESGO.**

- (1) Anexo N ° 3 Total General I.C.E. 2009-2010.
- (2) Anexo N ° 4.1. Monto Telecomunicaciones I.C.E. 2009-2010
- (3) Anexo N ° 4.2. Monto Telecomunicaciones I.C.E. 2009-2010
- (4) Anexo N ° 4.3. Monto Telecomunicaciones I.C.E. 2009-2010
- (5) Anexo N ° 5 Monto Administración I.C.E. 2009-2010
- (6) Anexo N ° 6 Monto RACSA I.C.E. 2009-2010
- (7) Anexo N ° 7 Monto CNFL I.C.E. 2009-2010
- (8) Anexo N ° 8.1. Monto Energía I.C.E. 2009-2010
- (9) Anexo N ° 8.2. Monto Energía I.C.E. 2009-2010
- (10) Anexo N ° 8.3. Monto Energía I.C.E. 2009-2010
- (11) Anexo N ° 8.4. Monto Energía I.C.E. 2009-2010
- (12) Anexo N ° 8.5. Monto Energía I.C.E. 2009-2010

**C. HISTORIAL DE SINIESTROS DEL I.C.E.**

- (1) Anexo N ° 9 Reclamos I.C.E. 2009-2010

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PÓLIZA: 920-0U500

CONDICIONES PARTICULARES

## PÓLIZA 920-0U500

### SECCIÓN A

### SEGURO DE TODO RIESGO DE DAÑO FÍSICO

### CONDICIONES PARTICULARES

#### TIPO

Todo Riesgo de Pérdida o Daño Físico, incluyendo pero no limitado a terremoto, inundación, vientos tormentosos, incendio, rayo, explosión, robo y/o asalto con violencia y/o la intimidación de personas (con exclusión de dinero y valores transformables en dinero), rotura de maquinaria, explosión de calderas, remoción de escombros, modelos y documentos, honorarios profesionales de consultoría, propiedades en proceso de construcción, construcciones menores y otras similares, interrupción de negocios (ingresos brutos e incremento en costos de operación), gastos extra y/o incremento en los costos de operación.

#### ASEGURADO

Instituto Costarricense de Electricidad (ICE); y/o Radiográfica Costarricense S.A. (RACSA) y/o Compañía Nacional de Fuerza y Luz S.A. (CNFL) y/o cualquier otra compañía que les pertenezca total o parcialmente y/o subsidiarias y/o nuevas propiedades.

#### MONTO EXPUESTO (montos en miles de dólares)

Ubicación	Monto Expuesto
ICE Sector Telecomunicaciones	\$1.033.100
ICE Sector Energía	\$2.639.952
ICE Administración	\$704.514
<b>Total ICE</b>	<b>\$4.377.565</b>
Radiográfica Costarricense (RACSA)	\$110.427



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CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

Compañía Nacional de Fuerza y Luz (CNFL)	\$283.725
<b>Total Daño Directo</b>	<b>\$4.771.718</b>
Interrupción de Negocios ICE Telecomunicaciones	\$ 271.000
Interrupción de Negocios ICE Energía	\$ 39.000
Interrupción de Negocios RACSA	\$1.832
Interrupción de Negocios C.N.F.L.	\$3.853
<b>(*) Total Interrupción de Negocios</b>	<b>\$315.686</b>
<b>Total Monto Expuesto</b>	<b>\$5.087.404</b>

(\*) Ingresos brutos anuales (12 meses)

**MONTO ASEGURADO Y LIMITE A PRIMERA PERDIDA**

El contrato cuenta con un Limite a Primera Pérdida de \$300.000.000,00.

**LEY Y JURISDICCIÓN**

Toda diferencia concerniente a la interpretación de la Póliza Original estará sujeta a la ley de Costa Rica y a la exclusiva jurisdicción de las cortes de Costa Rica.

**INTERES**

Bienes muebles e inmuebles del Asegurado, incluyendo pero no limitado a mejoras y adaptaciones, propiedad de otros bajo el cuidado, custodia o control del Asegurado o por la cual el Asegurado tenga responsabilidad legal, bienes incidentales en proceso de construcción, instalación, ensamble o agrupamiento, bienes en tránsito, equipos y medios para el procesamiento electrónico de datos, incluyendo pero no limitado a la antena en la estación terrestre Tarbaca, la estación terrestre Guatuso, torres de microondas y antenas parabólicas, interrupción de negocios (utilidades brutas) con y gastos extras según el cuadro de valores.



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CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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**SUBLIMITES (operan en exceso de los deducibles acordados)**

- ◆ Gastos Extras y/o incremento en el costo de operaciones:

USD 100.000.000,00 toda y cada pérdida sujeto a un periodo de restauración de 18 meses en toda y cada pérdida. (Los cálculos se efectuarán sobre la base del valor de la cuota diaria promedio sobre los MW 's perdidos indemnizados bajo la sección de Daño Directo).

Asalto y/o robo con violencia y/o intimidación a personas, excluyendo dinero y Valores convertibles en dinero: USD 1.000.000,00 por evento.

- ◆ Propiedad en tránsito terrestre incidental, excluyendo dinero y Valores convertibles en dinero: USD 1.000.000,00 por evento.
- ◆ Remoción de escombros, documentos, modelos, honorarios de consultores profesionales: USD 10.000.000,00 por evento.
- ◆ Propiedad en proceso de construcción, obras menores y similares siempre y cuando se hagan en sitios o instalaciones existentes incluyendo propiedad adyacente: USD 15.000.000,00 por evento.
- ◆ Adquisición automática de nuevos bienes: USD 10.000.000,00 y 90 días para reportar al INS su adquisición.
- ◆ Traslado temporal de bienes: USD 1.000.000,00.
- ◆ Reconstrucción de registros magnéticos: USD 10.000.000,00.
- ◆ Reposición de Libros: USD 5.000.000,00.
- ◆ Errores y Omisiones: USD 15.000.000,00.
- ◆ Gastos de Expedición: USD 1.000.000,00.
- ◆ Gastos de Extinción de Incendios: USD 500.000,00.
- ◆ Gastos para agilizar la recuperación: USD 2.000.000,00.
- ◆ Robo de cable: USD 500.000,00.



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CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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**BIENES EXCLUIDOS**

- ◆ Postes, Líneas de Transmisión y Distribución y sus torres de soporte y antenas (excepto Tarbaca y Guatuso y Torres de microondas y sus antenas parabólicas).
- ◆ Satélites.
- ◆ Planta Externa que comprende: cables primarios y secundarios, cables de enlace o conexión o unión, postes de concreto y/o madera, fosos de inspección, trabajos de excavación, zanjas y pozos de recolección, tuberías, armarios y gabinetes en la vía pública y postes.
- ◆ Actos de guerra, guerra declarada, guerra civil, revolución, usurpación del poder o toma del gobierno, cualquier daño a consecuencia de fusión y fisión nuclear, contaminación, contaminación radioactiva, desgaste normal, responsabilidad civil, infidelidad de empleados y de acuerdo con la póliza original.
- ◆ Ingresos/ Egresos de Clientes y Proveedores.
- ◆ Tierra y agua (excepto en equipos contra incendio, tanques, etc.).
- ◆ Árboles en pie, cultivos, plantaciones y zonas arboladas.
- ◆ Estaciones y/o plantas de energía nuclear.
- ◆ Minas subterráneas, cavernas, y cualquier propiedad o bien que se encuentre contenido en ellos.
- ◆ Propiedades mar adentro (costa afuera).
- ◆ Equipos de perforación y producción mar adentro incluyendo sus pérdidas consecuenciales.
- ◆ Satélites, naves espaciales, vehículos de lanzamiento y sus componentes al momento del lanzamiento.
- ◆ Animales vivos / Ganado / Sementales.
- ◆ Puentes, carreteras, caminos, patios.
- ◆ Naves aéreas mientras se encuentren en el aire; naves acuáticas y/o equipos flotantes mientras estén en el agua.
- ◆ Existencias o materiales cuando la pérdida o daño sea causa o resulte del proceso de fabricación, transformación o algún otro modo de procesamiento, producción y/o control.
- ◆ Estructuras colgantes y sus contenidos.
- ◆ Vehículos a motor.





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CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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**RIESGOS EXCLUIDOS**

- ◆ Pruebas y puesta en marcha.
- ◆ Actos de guerra, guerra declarada, guerra civil, revolución, usurpación del poder por un gobierno de facto.
- ◆ Riesgos Nucleares: Fisión, fusión, contaminación radioactiva.
- ◆ Polución y/o contaminación, Gastos de limpieza.
- ◆ Microorganismos / Moho (Texto MAP).
- ◆ Materiales Químicos o Biológicos.
- ◆ Interrupción de Negocios Contingente.
- ◆ Uso y desgaste.
- ◆ Responsabilidad Civil Extracontractual.
- ◆ Infidelidad de Empleados.
- ◆ Filtración y Contaminación (seepage and pollution).
- ◆ Contaminación por Asbestos.
- ◆ Toda causa que opere de forma gradual o paulatina incluyendo pero no limitado a uso y desgaste, uso o consumo, afeijamiento, erosión, corrosión, desmembramiento, oxidación o putrefacción.
- ◆ Efectos acumulados de niebla, humo, vapor, líquido, gas y polvo.
- ◆ Asentamientos, rotura, merma, reventón o expansión de pavimentos, cimientos, pisos, baldosas o techos.
- ◆ Encogimiento, evaporación, pérdida de peso, derrame de contenidos, cambio en el sabor o textura o acabado, descomposición o cualquier otra pérdida de propiedades físicas.
- ◆ Humedad de la atmósfera, sequedad de la atmósfera, temperaturas extremas o cambios de temperatura.
- ◆ Microorganismos, mohos tóxicos.
- ◆ El costo de corregir o reparar:
  - i. Errores de construcción o diseño.
  - ii. Mano de obra defectuosa.
  - iii. Uso de materiales defectuosos.
  - iv. Defecto inherente o latente.
- ◆ Pérdida o daño causado por cualquier acto, error u omisión (sea por el Asegurado o no) en:
  - i. La planeación, reglamentación, inspección, construcción o desarrollo de edificios y/o activos.
  - ii. El establecimiento o imposición de códigos o estándares de construcción, para la construcción o para los materiales.
  - iii. El diseño, establecimiento de especificaciones, acabados, materiales, repuestos o equipos, o la construcción y/o el mantenimiento de las siguientes instalaciones o bienes inmuebles:
    - Edificios o infraestructuras.
    - Mejoras o cambios en, o adiciones a terrenos u otros bienes o propiedades.



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CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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- Caminos, carreteras, alcantarillado, canales de drenaje, diques, embalses u otras instalaciones.
- ◆ Desapariciones inexplicables o misteriosas de cualquier propiedad o bien, faltantes en auditorías o sobre el inventario tomado.
- ◆ Interrupción de insumos como electricidad, combustible, agua, gas, vapor, refrigerante u otros servicios, a menos que esa interrupción de servicios resulte directamente en daño físico no excluido de otra forma.
- ◆ Variaciones abruptas de voltaje que conlleven al mal funcionamiento de los equipos; sin embargo la pérdida o daño resultante está cubierta.
- ◆ Cualquier acto fraudulento, doloso o deshonesto.

**OTRAS CONDICIONES ADICIONALES**

- ◆ Reinstalación automática.
- ◆ Cláusula de Reaseguro Facultativo No Proporcional (NMA 2774).
- ◆ Precaución y mantenimiento.
- ◆ Se excluye pagos Ex gratia y sin perjuicio.
- ◆ Otros Seguros.
- ◆ Salvamento.
- ◆ Cláusula de cancelación pero sin exceder 60 días en total.
- ◆ Interrupción de Negocios cubre únicamente ingresos brutos o excedentes de operación, gastos extras, reinicio de operaciones e interrupción por autoridad civil
- ◆ Proporción Indemnizable con respecto a la Sección de Interrupción de negocios aplica al 100.00%.
- ◆ Valor de reposición.
- ◆ Cláusula de software. (Componente blando)
- ◆ Cláusula Alternativa de Pago Directo.
- ◆ Remoción de escombros.
- ◆ Honorarios a profesionales.
- ◆ Cláusula de propiedad en curso de construcción con respecto a propiedad existente.
- ◆ Cláusula de Cooperación de Siniestros NMA 2737 (30 días).
- ◆ Cláusula de Control de Reclamos.
- ◆ Exclusión de Guerra y Terrorismo NMA 2919.
- ◆ Exclusión de Moho MAP.
- ◆ Condiciones y limitaciones adicionales.
- ◆ Cláusula de Proporción indemnizable.
- ◆ Cláusula de Información Electrónica B (NMA 2915).
- ◆ Cláusula de Exclusión de Reconocimiento de fecha.
- ◆ Cláusula de Definición de Ocurrencia de Pérdida – 72 horas.
- ◆ Cláusula de Exclusión de Materiales Químicos y Biológicos (NMA 2962).



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**CONDICIONES PARTICULARES, GENERALES Y ESPECIALES**

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- ◆ Desapariciones inexplicables y/o misteriosas de cualquier propiedad o bien, faltantes en auditorías o sobre el inventario tomado (exclusión).
- ◆ Interrupción de insumos como electricidad, combustible, agua, gas, vapor, refrigerante u otros servicios, a menos que esa interrupción de servicios resulte directamente en daño físico no excluido de otra forma (exclusión).
- ◆ Variaciones bruscas de voltaje que conlleven al mal funcionamiento de los equipos; sin embargo la pérdida o daño resultante está cubierta (exclusión).
- ◆ Cualquier acto fraudulento, criminal o deshonesto (exclusión).
- ◆ Cuando se trate de una reposición total del equipo bajo un riesgo amparado por la cobertura de rotura de maquinaria se procederá a pagar el costo del aceite.

**DEDUCIBLES**

Según Anexo N ° 2 (alternativas de deducibles).

**OBSERVACIONES**

- 1) Este contrato asegura túneles, canales, presas o represas, diques y otras estructuras que forman parte integrante de las plantas de generación de energía y que son bienes estratégicos en la actividad del negocio del asegurado. Lo anterior de acuerdo a lo reportado en la planilla de valores.
- 2) Este contrato se extiende a cubrir el riesgo de Rotura de Maquinaria para toda la maquinaria asegurada en el contrato y de acuerdo al texto específico para esta cobertura detallado en las Condiciones Especiales. La cobertura de Rotura de Maquinaria forma parte de la cobertura principal de este contrato.
- 3) La cobertura de Interrupción de Negocios cubre hasta por un período de indemnización máximo de 12 meses.



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CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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## **SECCIÓN B**

### **COBERTURA DE RESPONSABILIDAD CIVIL**

#### **B.1. RESPONSABILIDAD CIVIL GENERAL** **COBERTURAS PRIMARIAS Y DE EXCESO**

### **CONDICIONES PARTICULARES**

En todos los casos que se mencione en esta póliza el término "responsabilidad civil" se debe entender que es de naturaleza "extracontractual".

#### **ASEGURADO ORIGINAL**

Instituto Costarricense de Electricidad (ICE); y/o Radiográfica Costarricense S.A. (RACSA) y/o Compañía Nacional de Fuerza y Luz S.A. (CNFL) y/o cualquier otra compañía que les pertenezca total o parcialmente y/o subsidiarias y/o nuevas propiedades

#### **INTERÉS**

Indemnizar al asegurado por las sumas que llegara a ser responsable de pagar por concepto de lesión corporal de terceros y/o daños a la propiedad de terceros, a consecuencia de sus actividades y hasta los límites establecidos en el presente contrato.

#### **SUMA ASEGURADA**

- USD 25.000.000,00 para como Límite Único Combinado por evento y en el agregado anual en exceso de deducibles.

#### **LOCACIÓN**

Costa Rica.

#### **LEY Y JURISDICCIÓN**

Ley y Jurisdicción de Costa Rica.



PÓLIZA: 920-0U500

CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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**Condiciones del contrato de Responsabilidad Civil**

- ◆ Cláusula de exclusión de guerra y de guerra civil basada en NMA 464 a menos que cláusula de guerra y de la exclusión de guerra civil se encuentre contenida en el texto original de la póliza.
- ◆ Cláusula de Exclusión de Riesgos Nucleares.
- ◆ Incluyendo la Responsabilidad Civil a terceros por vehículos sobre el parque automotor de la parte asegurada y la Responsabilidad Civil contingente a terceros por vehículos de los empleados del asegurado.
- ◆ Responsabilidad Civil de vehículos acuáticos, limitado solamente a vías de navegación interiores y a aguas territoriales.
- ◆ Responsabilidad Civil por explosión de calderas.
- ◆ Responsabilidad Civil por equipo móvil.
- ◆ Responsabilidad Civil derivada de líneas de transmisión y distribución
- ◆ Responsabilidad Civil Patronal, excluyendo compensación de trabajadores (en exceso de la obligatoriedad en materia laboral).
- ◆ Fecha retroactiva es la fecha de inceptión de la renovación (20 de marzo de 2008).
- ◆ Incluyendo Responsabilidad Civil derivada de los Campos Electromagnéticos, pero sujeto a lo siguiente:
  - Con base en "Reclamaciones presentadas" (Claims Made).
  - Excluye reclamaciones por disminución en los valores de las propiedades.
  - Límite en el agregado por el periodo.
- ◆ Control de Reclamos.
- ◆ Cláusula de Reaseguro Facultativo No-Proporcional.
- ◆ Endoso de Exclusión de Guerra y Terrorismo NMA 2919
- ◆ Exclusión de Terrorismo NMA 2952.



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CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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- ◆ Cláusula de Falla y/o Fluctuación en suministro (Cobertura limitada)
- ◆ Condicionado 386 Miscellaneous.
- ◆ Incluye Responsabilidad Civil Profesional hasta un límite de \$10.000.000,00 de acuerdo a la condiciones particulares indicadas en la sección B2 de este condicionado.

La cobertura de RC Profesional se otorga para las siguientes actividades:

- **LIMAT:** Instalación, pruebas, mantenimiento, reparación y alquiler de transformadores.
- **UEN PYSA:** Consultorías, información, maquinaria y equipo, ingeniería básica, construcción, ingeniería de alta tensión y laboratorio.
- **Compañía Nacional de Fuerza y Luz:** Servicios y reparaciones que realiza el Departamento de Potencia.
- **Nota:** Si el Asegurado desea cobertura para otras actividades, debe declarar al INS las mismas con todos sus detalles a fin de que sean valoradas por los Reaseguradores.

**Excluyendo:**

- ◆ Responsabilidad Civil de Productos.
- ◆ Responsabilidad Civil Cruzada.
- ◆ Responsabilidad Civil de Asbestos.
- ◆ Contaminación súbita, imprevista y accidental basada en NMA1685.
- ◆ Exclusión de Terrorismo NMA 2952.
- ◆ Reclamaciones y/o demandas presentadas ante tribunales extranjeros; las derivadas de infracción o inobservancia del derecho extranjero; las derivadas de una actividad laboral realizada en el extranjero.
- ◆ Reclamaciones que tengan su origen en actividades distintas de las que se definen en las normas legales como propias y específicas de la actividad relejada en la póliza.
- ◆ Reclamaciones en que base a promesas o pactos especiales vayan más allá del ámbito de la responsabilidad civil legal.



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**CONDICIONES PARTICULARES, GENERALES Y ESPECIALES**

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- ◆ Caso fortuito y/o fuerza mayor.
- ◆ Reclamaciones derivadas de actos del asegurado cometidos con dolo y/o mala fe.
- ◆ Reclamaciones por quebrantamiento o violación del secreto profesional.
- ◆ Reclamaciones por calumnia, injuria, angustia mental, daño moral, emocional, así como todo tipo de enfermedades mentales.
- ◆ Reclamaciones derivadas de la actividad del asegurado como director, consejero o ejecutivo de empresas derivadas, asociaciones o clubs, o como síndico o administrador de empresas.
- ◆ Reclamaciones laborales formuladas por algún trabajador y/o empleado despedido justificadamente o injustificadamente.
- ◆ Daños ocasionados de manera directa o indirecta por la dispersión o escape de contaminantes, así como: limpieza, remoción, contención o neutralización de material contaminante o radioactivo.
- ◆ Infecciones bacteriales, con excepción de las que acontezcan y como resultado de una herida accidental sufrida en el desempeño del trabajo.
- ◆ Reclamaciones derivadas de cualquier contrato pactado por el asegurado, a no ser que la responsabilidad igual se hubiere derivado de no existir tal contrato.
- ◆ Por multa y/o sanciones provenientes de la autoridad, impuestas al asegurado, así como al trabajador y/o empleado.
- ◆ Reclamaciones provenientes de daños ocasionados por neumoconiosis, dermatosis, oftalmopatías, infecciones por el uso de productos biológicos, enfermedades producidas por factores mecánicos y variaciones de los elementos naturales del medio de trabajo, cáncer, por radiaciones ionizantes y electromagnéticas, enfermedades endógenas derivadas de la fatiga industrial, hepatitis "B", sida, transfusiones de sangre, asbestosis.

**DEDUCIBLES**

- ◆ General incluyendo daños a personas:

USD 15.000,00 en toda y cada pérdida.



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CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

**OBSERVACIONES**

- Si el Asegurado hiciere un reclamo sabiendo que el mismo es falso o fraudulento respecto al monto o de otra forma, este Contrato quedará nulo y se perderá todo derecho legal a reclamo bajo éste.

**B.2. RESPONSABILIDAD CIVIL PROFESIONAL**  
**COBERTURAS PRIMARIAS Y DE EXCESO (Condicionado 386**  
**Miscellaneous)**

**Asegurado:**

Instituto Costarricense de Electricidad (ICE); y/o  
Radiográfica Costarricense, S.A. (RACSA) y/o  
Compañía Nacional de Fuerza y Luz, S.A. (CNFL) y/o  
cualquier otra compañía y/o subsidiaria y/o nuevas propiedades que sean  
propias total o parcialmente.

**Negocio/Profesión**

Proveedor nacional de electricidad para Costa Rica.  
Administración y mantenimiento de instalaciones de generación de energía y  
líneas de distribución.  
Telecomunicaciones.  
Proveedor de Internet.  
Y según se detalla más ampliamente en la presentación de renovación 2008 a  
los Reaseguradores.

**Vigencia del Seguro:**

**Desde:** 20 de Marzo de 2008

**Hasta:** 19 de Marzo de 2009

(ambas fechas incluidas)





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CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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**Límite de Indemnización:**

USD 10.000.000 como monto agregado.

**Exceso:**

USD 15.000 todo y cada reclamo

**Prima:**

Parte de la prima para el Seguro de Responsabilidad Civil a Terceros

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**Límites Territoriales:**

Costa Rica

**Jurisdicción:**

Costa Rica

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### **INTERPRETACIÓN**

Este Certificado, el Cuadro (incluido cualquier Cuadro emitido en adición o en reemplazo) y cualesquiera Endosos o Memorandos, se considerarán un documento, y cualquier palabra o expresión a las que se le ha asignado un significado específico, tendrá tal significado dondequiera que aparezca.

Para el propósito de interpretación, las palabras "Certificado" y "Póliza" se consideran que comparten el mismo significado dondequiera que aparezcan en este documento, o en cualesquiera endosos subsiguientes adheridos a aquellos, o que formen parte de los mismos.

### **DEFINICIONES**

#### **1. Asegurado**

El término Asegurado significará

##### **A. En el caso de una sociedad o propietario independiente**

1. aquella(s) persona(s) nombradas en el último Formato de Propuesta completado
2. cualquier persona que durante la Vigencia de la Póliza especificada en el Cuadro, pueda hacerse socio de aquellas personas a las que se hace referencia en el párrafo 1 anterior, siempre que se hayan avisado los detalles de tales personas notificado y sean aprobados por los Reaseguradores
3. cualquier persona que ha sido socio de aquellas personas a las que se refiere el párrafo 1 anterior, siempre que los detalles de tales personas se hayan notificado y sean aprobados por los Reaseguradores
4. los representantes del patrimonio personal/legal de cualquiera de las personas indicadas en los párrafos 1, 2 ó 3 anteriores, en caso de muerte, incapacidad, insolvencia o quiebra.

##### **B. Cualquier compañía limitada que esté nombrada en el Cuadro.**

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**2. Límite de Indemnización/Exceso**

Para el propósito de determinar la extensión de la responsabilidad del Asegurado respecto al Exceso y el alcance de la responsabilidad de los Reaseguradores respecto al Límite de Indemnización, todos los reclamos que resulten de

- A. uno y el mismo acto negligente, error negligente u omisión negligente, o
- B. una serie de actos negligentes, errores negligentes u omisiones negligentes que provengan de la misma causa, o
- C. los actos negligentes, errores negligentes u omisiones negligentes de una persona o personas que actúen en conjunto o en los que tal persona o personas estén involucrados o implicados

se considerarán que constituyen uno y el mismo reclamo bajo este Certificado.

**3. Costos y Gastos**

Los términos Costos y Gastos se considerarán que significan todos los costos y gastos incurridos en la investigación, defensa o liquidación de cualquier reclamo o reclamo potencial avisado a, y aceptado por los Reaseguradores bajo los términos de este Certificado. El Exceso se aplicará a Costos y Gastos.

**4. Exceso**

El término Exceso significará el primer monto de cada reclamo (que para el propósito de esta Definición 4 se considerará que incluye Costos y Gastos) que es pagadero por el Asegurado y por el que este Certificado no provee cobertura de seguros. El monto de Exceso se especifica en el Cuadro.

**5. Límites Territoriales**

El término Límites Territoriales significará Costa Rica.

**6. Documentos**

El término Documentos significará todas las formas de documentos de cualquier naturaleza que fueren, ya sean impresos o reproducidos por cualquier otro método, incluido registros de sistemas de computación, salvo



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por bonos al portador, cupones, giros bancarios, moneda, billetes e instrumentos negociables.

**Este Certificado opera bajo la figura de reclamos hechos, mediante la cual la cobertura provista se aplica solo a reclamos hechos contra el Asegurado especificado en el Cuadro y avisados a los Reaseguradores durante la Vigencia del Seguro especificada en el Cuadro.**

**PREÁMBULO**

POR CUANTO la persona o personas, firma o compañía nombrada en el Cuadro, ha hecho a los Reaseguradores una propuesta por escrito (que lleva la fecha indicada en el Cuadro) que contiene pormenores y declaraciones que se acuerda por el presente que forman parte de este contrato, y en contraprestación al pago de la Prima indicada en el Cuadro.

**CLÁUSULAS DE ASEGURAMIENTO**

Los Reaseguradores acuerdan con sujeción a los términos, limitaciones, exclusiones y condiciones de este Certificado:

1. Indemnizar al Asegurado por cualquier reclamo o reclamos hechos en su contra y avisados a los Reaseguradores, durante la Vigencia del Seguro que se especifica en el Cuadro, respecto a cualquier acto negligente, error negligente u omisión negligente, reales o supuestos, cometidos de buena fe en la conducción del Negocio/Profesión que se indica en el Cuadro, por el Asegurado o por algún empleado del Asegurado.
2. Indemnizar al Asegurado por cualquier reclamo o reclamos hechos en su contra y avisados a los Reaseguradores, durante la Vigencia del Seguro que se especifica en el Cuadro, por razón de un acto(s) u omisión(es) deshonestos o fraudulentos reales o supuestos, cometidos por algún empleado del Asegurado.

Siempre en el entendido que:

- A. no se proveerá indemnización en ésta a ninguna persona que cometa o condone tal(es) acto(s) u omisión(es) deshonestos o fraudulentos;
- B. cualquier dinero del Asegurado que, a no ser por tal deshonestidad o fraude, se adeudare a la(s) personas(s) que cometa(n) tal(es) acto(s) u omisión(es) deshonestos o fraudulentos, y/o cualquier dinero de tales personas que mantenga el Asegurado, se deducirá de cualquier monto pagadero bajo ésta;



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- C. el Asegurado tomará toda acción posible para obtener reembolso de cualquier persona(s) responsable de tal reclamo o reclamos, o de los representantes legales de tales personas;
  - D. no se proveerá indemnización por deshonestidad o fraude cometidos por algún director o socio del Asegurado.
3. Indemnizar al Asegurado por reclamo o reclamos hechos en su contra y avisados a los Reaseguradores durante la Vigencia del Seguro que se especifica en el Cuadro, por calumnia, denigración o difamación cometida intencionalmente por razón de palabras escritas o habladas por el Asegurado o por algún empleado del Asegurado, siempre que tal calumnia, denigración o difamación se haya cometido en la conducción del Negocio/Profesión que se indica en el Cuadro.
4. Indemnizar al Asegurado por los costos y gastos de cualquier naturaleza, incurridos por ellos en reemplazar o restaurar Documentos, ya sean propiedad de, o confiados a ellos, o en la custodia de alguna persona a quien se han confiado, alojado o depositado tales documentos, que se haya descubierto durante la Vigencia del Seguro especificado en el Cuadro que están dañados, destruidos, perdidos o extraviados y que, después de una búsqueda diligente no pueden encontrarse.

Siempre en el entendido que no se proveerá indemnización respecto a costos y gastos incurridos como resultado de pérdida, daño, distorsión o borrado de registros de sistemas de computación:

- A. mientras estén montados en o sobre una máquina para uso o procesamiento, a menos que sea causado por incendio, rayo, aeronave o daños por agua, o algún acto, error u omisión negligentes de parte del Asegurado;
  - B. que resulten del uso, desgaste, de sabandijas o por deterioro gradual;
  - C. causado por condiciones climáticas o atmosféricas, o extremos de temperatura, a menos que sean recuperables bajo un Certificado estándar de incendio;
  - D. debido a la presencia de flujo magnético, o debido a pérdida de magnetismo, a menos que sean causados por rayo.
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1. Este contrato no tiene intención de conferir ningún derecho que se pueda hacer valer, sobre ningún tercero, sea o no que el contrato contenga un interés de tal tercero.
2. Las partes de éste tendrán derecho a rescindir o a variar este contrato sin el consentimiento de ningún tercero, sea o no que el contrato incluya un interés de tal tercero.
3. En caso de procedimientos legales de un tercero en contra de los Reaseguradores para hacer valer un término de este contrato, los Reaseguradores tendrán disponible, por vía de defensa o en compensación, cualquier asunto que habría estado disponible a ellos por vía de defensa o en compensación, si los procedimientos los hubiese instituido el Asegurado.

**EXCLUSIONES**

Este Certificado no indemnizará al Asegurado respecto a algún reclamo o pérdida:

1. que provenga directa o indirectamente de lesión corporal, enfermedad, afección o muerte sufrida por alguna persona, que se origine de y en el curso del empleo por el Asegurado bajo un contrato de servicio o de aprendizaje, o por incumplimiento de alguna obligación debida por el Asegurado como empleador, a algún empleado;
2. que se origine de muerte o lesión corporal a alguna persona, o daño a la propiedad;
3. que se origine directa o indirectamente de alguna responsabilidad asumida por el Asegurado bajo algún convenio de autorización o garantía expreso, a menos que tal responsabilidad hubiese correspondido al Asegurado no obstante tal convenio de autorización o garantía;
4. que alegue infracción de derecho de propiedad literaria, derechos de propiedad intelectual, patentes o diseños registrados, o violación de confidencialidad;
5. que provenga de una disputa entre el Asegurado y algún actual o anterior empleado, o alguna persona a quien se haya ofrecido empleo con el Asegurado;
6. o circunstancia



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- A. conocida por el Asegurado antes de la entrada en vigor de este Certificado, o que en opinión razonable de los Reaseguradores debió haber sido conocida por el Asegurado, o
  - B. que se origine de cualesquiera circunstancias u ocurrencias donde el Asegurado tiene derecho a una indemnización, o que ha sido notificada bajo algún otro seguro con vigencia previa a la entrada en vigor de este Certificado,
  - C. revelada en la última Propuesta hecha a los Reaseguradores;
7. que se origine de la provisión de asesoría, diseño o especificación, donde el Asegurado contrata para:
- A. fabricar, construir, alterar, reparar, dar servicio o instalar, o
  - B. suplir materiales o equipo;
8. que se origine de la insolvencia o quiebra del Asegurado;
9. respecto al cual el Asegurado tiene derecho a indemnización bajo algún otro seguro, excepto con respecto a algún exceso superior al monto que habría sido pagadero bajo tal seguro, de no haberse efectuado este Certificado;
10. que se origine de, o se relacione directa o indirectamente con, o a consecuencia de, o en alguna forma involucre derrame, polución o contaminación de cualquier clase;
11. o reclamo o pérdida que se alegue, Costo o Gasto que directa o indirectamente se origine de, resulte de, o a consecuencia de, o en alguna forma involucre asbesto o cualesquiera materiales que contengan asbesto, en cualquier forma o cantidad;
12. o Costos y Gastos causados por o atribuibles a:
- A. Hongo(s), Humus, añublo o fermento, o
  - B. Esporas o toxinas creadas o producidas por, o que emanen de tales hongos, Humus, añublo o fermento, o
  - C. cualquier sustancia, vapor, gas u otra emisión o sustancia corporal orgánica o inorgánica, producida por, o que se origine de algún Hongo, Humus, añublo o fermento, o



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D. cualquier material, producto, componente de edificio, estructura de edificio, o alguna concentración de humedad, agua u otro líquido dentro de tal material, producto, componente de edificio o estructura de edificio que contenga, aloje, críe o actúe como un medio para algún Hongo, Humus, añublo, fermento o Esporas, o toxinas que emanen de estos,

Independientemente de cualquiera otra causa, evento, material, producto y/o componente de edificio, que contribuya en forma concurrente o en alguna otra secuencia a ese reclamo, demanda, lesión, daño, Costos y Gastos.

Para el propósito de esta Exclusión, se añaden al Certificado las siguientes Definiciones:

**Hongo(s)** incluye, pero no se limita, a cualesquiera plantas u organismos que pertenezcan al grupo principal de Hongos carentes de clorofila, e incluye humus, orín, fermento y setas.

**Humus** incluye, pero no se limita, a cualquier cultivo superficial producido sobre humedad o materia orgánica en descomposición, o en organismos vivientes y Fungosidad que produce humus.

**Espora(s)** significa cualquier cuerpo latente o reproductivo producido por o que se origine o emane de algún Hongo(s), Humus, orín, plantas, organismos o microorganismos.

13. causado por, o al que contribuya, o se origine de:

A. radiaciones ionizantes o contaminación por radioactividad de algún combustible nuclear, o de algún desecho nuclear de la combustión de combustible nuclear;

B. las propiedades radioactivas, tóxicas, explosivas u otras propiedades azarosas de algún montaje nuclear explosivo o componente nuclear del mismo;

14. directa o indirectamente causado por, o al que haya contribuido, o se origine de guerra, invasión, actos de enemigo extranjero, hostilidades (se haya declarado o no la guerra) guerra civil, rebelión, revolución, insurrección, poder militar o usurpado, actos de terrorismo, o confiscación, nacionalización, requisita, o destrucción de, o daño a la propiedad por o bajo la orden de algún gobierno o autoridad pública o local;

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15. que se origine de algún reclamo o reclamos hechos, o respecto a alguna sentencia, adjudicación o liquidación hecha en algún país o territorio fuera de Costa Rica (o alguna orden hecha en cualquier lugar del mundo para hacer cumplir dicha sentencia, adjudicación o liquidación, ya sea total o parcialmente);
16. que se origine del Negocio/Profesión llevada a cabo desde las propias oficinas del Asegurado, situadas fuera de los Límites Territoriales;
17. hecho contra el Asegurado por:
  - A. alguna entidad en la que el Asegurado ejerce un interés de control
  - B. alguna entidad que ejerce un interés de control sobre el Asegurado, en virtud de tener un interés financiero o ejecutivo en la operación del Asegurado,a menos que tal reclamo se haga contra el Asegurado por una indemnización o contribución, respecto a un reclamo hecho por un tercero independiente;
18. que se origine de algún descuido, acto, error u omisión cometido o que se alegue haber sido cometido antes de la Fecha Retroactiva (de haberla) especificada en el Cuadro;
19. que se origine directa o indirectamente de la propiedad, posesión o uso por o en nombre del Asegurado, de algún terreno, edificios, aeronave, embarcación, barco o vehículo impulsado mecánicamente;
20. que se origine de alguna responsabilidad respecto a indemnizaciones punitivas o ejemplarizantes;
21. que provenga directa o indirectamente de, o en relación con:
  - A. la falla o incapacidad real supuesta o prevista de algún Computador:
    1. de asignar correctamente una fecha a un día, semana, mes, año, siglo o milenio correctos;
    2. de reconocer o computer correctamente alguna fecha que esté o se pretenda que esté más allá del 31 de Diciembre de 1998;
    3. de continuar operando como lo hubiese hecho, de haber sido su fecha actual, o la fecha verdadera, o alguna otra fecha pertinente a alguna



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función que éste estuviese llevando a cabo, anterior al 1º de Enero de 1999.

- B. el uso de alguna fecha arbitraria, ambigua o incompletamente definida en algún software de datos o programación incorporada, sea o no propia de, o en la posesión del Asegurado;
- C. cualesquiera medidas tomadas con la intención de prevenir o mitigar cualquiera de lo antes mencionado.

Para propósitos de esta Exclusión, "Computador" significa cualquier:

- (a) computador,
- (b) componente,
- (c) dispositivo electrónico,
- (d) sistema,
- (e) programación incorporada,
- (f) software de computador,

sean o no propiedad de, o estén en posesión del Asegurado.

**CONDICIONES**

1. EL Asegurado, como condición precedente a su derecho a ser indemnizado bajo ésta, dará a los Reaseguradores, en los términos establecidos en la Condición 9 más adelante, aviso por escrito tan pronto como sea práctico:
  - A. de cualquier reclamo hecho en su contra;
  - B. del recibo de aviso de alguna parte, de una intención de hacer un reclamo en su contra;
  - C. de alguna pérdida que hayan sufrido;
  - D. del descubrimiento de una causa razonable para tener sospecha de deshonestidad o fraude por parte de algún actual o anterior empleado del Asegurado, ya sea o no que de lugar a una pérdida o reclamo bajo ésta;



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- E. de alguna carta de reclamo, Escrito de Citación o proceso legal, y todos los documentos relativos a ello.
2. EL Asegurado como condición precedente a su derecho a ser indemnizado bajo ésta, dará a los Reaseguradores, en los términos establecidos en la Condición 9 más adelante, aviso por escrito tan pronto como sea práctico, de cualesquiera circunstancias de las que se entere durante la Vigencia del Seguro que se especifica en el Cuadro, que puedan dar lugar a una pérdida o reclamo en su contra. Habiéndose dado tal aviso, toda pérdida o reclamo a los que esas circunstancias han dado lugar, que sea hecha posteriormente después del vencimiento de la Vigencia del Seguro especificado en el Cuadro, se considerará para propósitos de este Certificado, que ha sido hecha durante la subsistencia del mismo.
- El Asegurado en todo momento, en adición a sus obligaciones antes establecidas, proveerá tal información a, y cooperará con los Reaseguradores o sus agentes designados, para permitir a los Reaseguradores cumplir con tales prácticas, direcciones y protocolos de pre-acción pertinentes, que de tiempo en tiempo pueda emitir o aprobar el Principal de la Justicia Civil, o su equivalente en cualquier jurisdicción.
- El Asegurado proveerá en todo momento tal información y cooperará con los Reaseguradores o sus agentes designados, según estos puedan requerir, para cualesquiera medios de resolución de discrepancias, juicios previos, conferencia, revisión o proceso, según aquellos puedan considerar apropiado o dirigido por la marcha de los acontecimientos.
3. El Asegurado no admitirá responsabilidad ni liquidará ningún reclamo, ni incurrirá en costos o gastos en relación con ello, sin el consentimiento por escrito de los Reaseguradores, quienes tendrán derecho a sus propias expensas, en cualquier momento, a asumir y conducir en nombre del Asegurado, la defensa o liquidación de ese reclamo, y a recibir en todo momento la cooperación amplia del Asegurado para estos procesos. No obstante, no se requerirá al Asegurado que conteste a ningún procedimiento legal, a menos que el Consejero de la Corona o su equivalente en cualquier jurisdicción (que se convendrá mutuamente entre el Asegurado y los Reaseguradores) aconsejara que tales procedimientos deben contestarse con la probabilidad de éxito.
4. Si algún Asegurado hiciera un reclamo en conocimiento de que el mismo es falso o fraudulento respecto al monto o de otra forma, o si algún Asegurado usara medios o artificios fraudulentos para obtener algún beneficio bajo éste,



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este Certificado quedará nulo desde el inicio, y se perderá el derecho legal a toda reclamación.

5. En el caso que los Reaseguradores tengan derecho en cualquier momento a anular este Certificado, en razón de alguna falta de declaración o declaración inexacta por el Asegurado en su propuesta escrita, los Reaseguradores a su discreción, en vez de anular este Certificado, pueden dar aviso por escrito al Asegurado de que ellos consideran este Certificado en total vigor y efecto, salvo que quedará excluido de la indemnización otorgada bajo éste, cualquier reclamo que pueda originarse y que esté relacionado con circunstancias que debían haberse declarado en la propuesta por escrito del Asegurado, que no fueron reveladas a los Reaseguradores.
6. Los Reaseguradores pueden en cualquier momento, pagar al Asegurado el Límite de Indemnización indicado en el Cuadro (después de deducir cualesquiera sumas ya pagadas bajo este Certificado) respecto a algún reclamo o reclamos hechos en su contra, o algún monto menor por el que pueda liquidarse tal reclamo o reclamos, y a partir de allí abandonarán el control de tal reclamo o reclamos y no estarán bajo ninguna responsabilidad adicional en relación con el mismo.
7. Si la Prima por este Certificado ha sido calculada sobre estimados suministrados por el Asegurado, estos deberán mantener registros precisos que contengan todos los pormenores relativos al mismo, y en todo momento permitirán a los Reaseguradores o a su representante debidamente designado, inspeccionar tales registros. El Asegurado suministrará, dentro de un mes desde el vencimiento de la Vigencia del Seguro que se especifica en el Cuadro, los pormenores e información que puedan solicitar los Reaseguradores. Entonces se ajustará la prima por esa Vigencia del Seguro y la diferencia la pagará, o se otorgará al Asegurado según sea el caso, en el entendido que la Prima por cualquier Vigencia del Seguro no será menor que la Prima Mínima especificada en el Cuadro.
8. Este Certificado puede cancelarse solo por, o en nombre de los Reaseguradores, mediante treinta (30) días de aviso dado por escrito al Asegurado a la última dirección conocida del Asegurado, y la Prima en éste se ajustará de acuerdo con la Condición 7, o si la Prima no ha sido calculada sobre estimados suministrados por el Asegurado, con base en que los Reaseguradores retendrán prima a prorrata. El aviso se considerará debidamente recibido en el curso de su envío por correo, si es enviado por carta postal prepagada con la debida dirección.



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9. Cuando estas Condiciones requieran que se de aviso a los Reaseguradores, ese aviso se deberá dar por escrito a:

Instituto Nacional de Seguros  
10061-1000 San José, Costa Rica

10. Este Certificado se interpretará de acuerdo con la Ley de Costa Rica, y toda discrepancia concerniente a la interpretación de este Certificado, por entendimiento y acuerdo tanto del Asegurado como de los Reaseguradores, estará sujeta a la Ley de Costa Rica.

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**CONVENIO DE SERVICIOS DE RECLAMOS Y DE ACCESO PARA INS e  
ICE**

Los siguientes asuntos clave han sido acordados en relación con ciertos aspectos del servicio de reclamos bajo la Póliza de Responsabilidad General, y acceso al sistema de reclamos de la Red CAS para INS e ICE/CNFL:

1. INS e ICE/CNFL tendrán acceso a la lista cronológica completa de todos los documentos e información sobre el sistema de Red CAS, respecto a reclamos avisados bajo la Póliza de Responsabilidad General.
  2. INS e ICE/CNFL tendrán acceso al sistema de administración de información dentro del sistema de administración de reclamos de la Red CAS
  3. ICE avisará prontamente todos los reclamos nuevos (y de acuerdo con los términos de la Póliza original emitida a ellos por INS) directo a la Red CAS mediante el uso del área "Aviso de un Nuevo Reclamo" o por e-mail o fax (La Red CAS actuando con ello simultáneamente como agente de INS y los reaseguradores, respecto al aviso de nuevos reclamos - aunque en todo otro respecto INS debe aún cumplir con los requerimientos de la cláusula de control sobre reclamos en el Contrato de los Reaseguradores) siguiente a lo cual, la Red CAS de inmediato:
    - responderá a ICE para confirmar recibo del aviso,
    - actualizará el sistema de administración de reclamos con detalles del nuevo reclamo,
    - avisará a INS Reaseguradores que se ha avisado un nuevo reclamo e informará que se han añadido los detalles al sistema de administración de reclamos,
    - solicitará a INS una referencia para nuevo reclamo (que se añadirá al sistema una vez recibido de INS).
  4. ICE proveerá directo a la Red CAS (por e-mail, Fax, correo o mensajero especial) toda la información y documentación solicitada por la Red CAS para respaldar cada reclamo (esto es, reportes técnicos, fotografías, etc.) y la Red CAS de inmediato:
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-responderá a ICE para confirmar recibo,  
-actualizará el sistema para mostrar que tal información / documentación se ha recibido y puede verse vía el sistema,  
-una vez la información ha sido revisada por la Red CAS, si se establece que no hay asuntos pendientes,

5. INS e ICE CNFL. no tendrán acceso a los reportes emitidos por la Red CAS a los Reaseguradores (aunque les será posible ver cuándo, y si los reportes se han emitido, mediante revisión de la lista cronológica de documentos para cada reclamo en el sistema).
6. Cuando los Reaseguradores tomen una decisión final sobre el reclamo, la Red CAS emitirá una carta (en Inglés y en Español vía SGA) a INS en nombre de los reaseguradores, donde informarán y explicarán la decisión. Estas cartas se insertarán en el sistema de administración de reclamos, y solo INS (es decir, no ICE) tendrán acceso a tales cartas.
7. INS comunicará la decisión de los reaseguradores a ICE.

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**OBSERVACIONES**

1- Los asegurados nombrados para esta sección de Responsabilidad Civil Profesional son los siguientes:

\* Instituto Costarricense de Electricidad, específicamente para los servicios que brinda la UEN de PYSA y Limat.

\* Compañía Nacional de Fuerza y Luz, específicamente para los servicios y reparaciones que ofrece el Departamento de Potencia.

2- El monto asegurado para esta sección es de : \$10.000.000,00 para ICE (UEN PYSA y LIMAT) y \$10.000.000,00 para CNFL. Total: \$20.000.000,00



PÓLIZA: 920-0U500

CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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## **SECCIÓN C**

### **SEGURO DE TERRORISMO Y SABOTAJE**

#### **CONDICIONES PARTICULARES**

##### **1. PROPIEDADES ASEGURADAS**

Varias ubicaciones en todo el territorio de la República de Costa Rica. La planilla de localidades aseguradas y sus respectivos valores forman parte integrante del presente Contrato de Seguro, y se insertan como Anexos al final del presente documento.

##### **2. COBERTURA**

Daño Físico e Interrupción de Negocios como resultado de terrorismo y sabotaje a los activos físicos asegurados.

##### **3. ASEGURADO**

Instituto Costarricense de Electricidad (ICE); y/o Radiográfica Costarricense S.A. (RACSA) y/o Compañía Nacional de Fuerza y Luz S.A. (CNFL) y/o cualquier otra compañía que les pertenezca total o parcialmente y/o subsidiarias y/o nuevas propiedades

##### **4. BIENES CUBIERTOS**

Toda propiedad real y personal del Asegurado de cualquier clase o descripción incluyendo pero no limitada a mejoras y adaptaciones, propiedad de otros bajo su cuidado, custodia o control del asegurado o por la cual el asegurado tenga responsabilidad legal, bienes incidentales en proceso de construcción, instalación, montaje o ensamble, bienes en tránsito, equipo y medios para el procesamiento electrónico de datos, incluyendo sin limitación, la antena en la estación terrestre Tarbaca, la estación terrestre Guatuso, torres de microondas y sus antenas parabólicas, interrupción de negocios (ingresos brutos) y gastos extras según cuadro de valores.





PÓLIZA: 920-0U500

CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

5. MONTO EXPUESTO (monto en miles de dólares)

Ubicación	Monto Expuesto
ICE Sector Telecomunicaciones	\$1.033.100
ICE Sector Energía	\$2.639.952
ICE Administración	\$704.514
<b>Total ICE</b>	<b>\$4.377.565</b>
Radiográfica Costarricense (RACSA)	\$110.427
Compañía Nacional de Fuerza y Luz (CNFL)	\$283.725
<b>Total Daño Directo</b>	<b>\$4.771.718</b>
Interrupción de Negocios ICE Telecomunicaciones	\$ 271.000
Interrupción de Negocios ICE Energía	\$ 39.000
Interrupción de Negocios RACSA	\$1.832
Interrupción de Negocios C.N.F.L.	\$3.853
<b>(*) Total Interrupción de Negocios</b>	<b>\$315.686</b>
<b>Total Monto Expuesto</b>	<b>\$5.087.404</b>

(\*) Ingresos brutos anuales (12 meses)



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CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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**6. MONTO ASEGURADO Y LIMITE MÁXIMO DE RESPONSABILIDAD**

USD10.000.000,00 cada ocurrencia y en el agregado anual.

**7. DEDUCIBLES**

- ◆ Daño a Propiedades: USD 100.000,00 en toda y cada pérdida.
- ◆ Interrupción de Negocios: 14 días.

**9. CONDICIONES**

- ◆ Cláusula de Cooperación de Siniestros.
- ◆ Cláusula de Asegurados Múltiples.
- ◆ Período de indemnización: 12 meses para Interrupción de negocios
- ◆ Cláusula de Control de Reclamos.
- ◆ Si el Asegurado hiciere un reclamo sabiendo que el mismo es falso o fraudulento respecto al monto o de otra forma, este contrato quedará nulo y se perderá todo derecho legal a reclamo bajo éste.

**10. JURISDICCIÓN**

De acuerdo a las leyes de Costa Rica



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CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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## **SECCIÓN D**

### **SEGURO INTEGRAL DE DELITO**

### **CONDICIONES PARTICULARES**

#### **COBERTURA**

- 1) Sección de Delito Comercial
- 2) Sección de Delito por Computación

#### **ASEGURADO**

Instituto Costarricense de Electricidad (ICE).

#### **MONTO ASEGURADO Y LIMITE MÁXIMO DE RESPONSABILIDAD**

USD1.000.000,00 toda y cada pérdida pero USD 1.500.000,00 en el agregado anual.

#### **JURISDICCIÓN**

Costa Rica

#### **CONDICIONES**

- ◆ Clausulado original Crimen Comercial REB incluyendo endosos standard 1,2 y 3
- ◆ Clausulado Original LSW 238 con respecto a Crimen Electrónico y Computacional
- ◆ Excluyendo robo o tiempo telefónico.
- ◆ No renovación tácita.



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CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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- ◆ Bono del 10% por No Reclamo, pagadero al vencimiento del contrato como devolución bruta de prima, siempre y cuando se renueve con el mismo Corredor y Reasegurador líder de la vigencia que expira.
- ◆ Cláusula de Cancelación 60 días (NMA 355).
- ◆ Amenazas de extorsión a personas y a la propiedad.
- ◆ La suma asegurada forma parte de y no es adicional al agregado general de la suma asegurada de la póliza.
- ◆ Garantizando que todos los transportes son conducidos por una Compañía de Seguridad de terceros bajo contrato con el asegurado, donde dicha Compañía de Seguridad acceda a mantener vigente un seguro por el valor máximo transportado a nombre del asegurado o a ser acordado por el Instituto.
- ◆ Condiciones generales J y K del Clausulado LSW quedan eliminadas y reemplazadas con la Cláusula de Jurisdicción de Ultramar NMA 1483 (Costa Rica)
- ◆ Cláusula 1 de limitación de Descubrimiento BEJH No. 1
- ◆ Fecha retroactiva eliminada.
- ◆ Exclusión absoluta de Terrorismo-NMA 2921
- ◆ Exclusión de Guerra y Terrorismo NMA 2918
- ◆ Cláusula de Control de Siniestros
- ◆ Para todos los nuevos empleados, deben obtenerse referencias de al menos tres empleadores previos.
- ◆ A cada empleado se le requerirá que tome un descanso de manera tal que no acumule dos períodos (de dos semanas cada período) de vacaciones, los cuales se otorgarán en función de las actividades que realiza y la disponibilidad que exista para sustituir a dicho funcionario. Dichas vacaciones podrán tomarse de manera ininterrumpida o en tramos.
- ◆ Ante el retiro de un empleado de la compañía todas las contraseñas y tarjetas de acceso deberán ser bloqueadas para denegar el acceso a los sistemas y activos de la Compañía.



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CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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- ◆ Todas las correcciones de datos a bases de datos de “Proveedores” y “Clientes” deben estar sujetas a reconciliación independiente con la fuente.
- ◆ Todos los contenidos de Cajas Fuertes deben ser mantenidos bajo custodia común, excluyendo efectivo y moneda extranjera.
- ◆ Las contraseñas iniciales deben ser cambiadas inmediatamente por los nuevos usuarios.
- ◆ La ley y la jurisdicción que aplican son las de Costa Rica.
- ◆ Adquisición automática limitada a 10%.

**DEDUCIBLES**

- ◆ USD 15.000,00 en toda y cada pérdida.



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ALTERNATIVAS DE DEDUCIBLES PARA DAÑO DIRECTO

**ALTERNATIVA N°1 (Igual a condiciones actuales)**

**DEDUCIBLES**

- ◆ USD 1.000.000,00 para toda y cada pérdida.  
Pero con las siguientes excepciones:

**A:**

- i) CNFL USD 250.000,00 para toda y cada pérdida.
- ii) RACSA USD 100.000,00 para toda y cada pérdida.

Excepto:

**B:**

- ◆ Riesgos Catastróficos: USD 1.000.000,00 para toda y cada pérdida.
- ◆ Rotura de Maquinaria: USD 250.000,00 para toda y cada pérdida.
- ◆ Gastos Extra (ICE Energía): USD 100.000,00 para toda y cada pérdida.
- ◆ Interrupción de Negocios: 10 días período de espera

**C:**

- ◆ Robo de cable: USD 5.000,00
- ◆ Asalto y Robo con Violencia: USD 25.000,00
- ◆ Transporte Interior Incidental (por tierra): USD 25.000,00
- ◆ Remoción de Escombros: USD 25.000,00
- ◆ Propiedad en proceso de construcción,  
Obras menores y similares siempre y  
Cuando esta sean hechas en sitios o  
instalaciones existentes: USD 25.000,00
- ◆ Errores y omisiones: USD 10.000,00
- ◆ Gastos por extinción de incendios: USD 10.000,00
- ◆ Radiobases, gabinetes y otros equipos  
(Sector Telecomunicaciones): USD 50.000,00

**Nota: Para las demás alternativas se indica en "rojo" las variaciones con respecto a la alternativa N°1.**



PÓLIZA: 920-0U500

CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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**ALTERNATIVA N°2**

**DEDUCIBLES**

- ◆ USD 2.000.000,00 para toda y cada pérdida.  
Pero con las siguientes excepciones:

**A:**

- i) CNFL USD 500.000,00 para toda y cada pérdida.
- ii) RACSA USD 200.000,00 para toda y cada pérdida.

Excepto:

**B:**

- ◆ Riesgos Catastróficos: USD 1.000.000,00 para toda y cada pérdida.
- ◆ Rotura de Maquinaria: USD 250.000,00 para toda y cada pérdida.
- ◆ Gastos Extra (ICE Energía): USD 100.000,00 para toda y cada pérdida.
- ◆ Interrupción de Negocios: 10 días período de espera

**C:**

- ◆ Robo de cable: USD 5.000,00
- ◆ Asalto y Robo con Violencia: USD 25.000,00
- ◆ Transporte Interior Incidental (por tierra): USD 25.000,00
- ◆ Remoción de Escombros: USD 25.000,00
- ◆ Propiedad en proceso de construcción,  
Obras menores y similares siempre y  
Cuando esta sean hechas en sitios o  
instalaciones existentes: USD 25.000,00
- ◆ Errores y omisiones: USD 10.000,00
- ◆ Gastos por extinción de incendios: USD 10.000,00
- ◆ Radiobases, gabinetes y otros equipos  
(Sector Telecomunicaciones): USD 50.000,00



PÓLIZA: 920-0U500

CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

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**ALTERNATIVA N°3**

**DEDUCIBLES**

- ◆ USD 1.000.000,00 para toda y cada pérdida.  
Pero con las siguientes excepciones:

**A:**

- i) CNFL USD 250.000,00 para toda y cada pérdida.
- ii) RACSA USD 100.000,00 para toda y cada pérdida.

Excepto:

**B:**

- ◆ Riesgos Catastróficos: USD 1.000.000,00 para toda y cada pérdida.
- ◆ Rotura de Maquinaria: USD 250.000,00 para toda y cada pérdida.
- ◆ Gastos Extra (ICE Energía): USD 100.000,00 para toda y cada pérdida.
- ◆ Interrupción de Negocios: 10 días período de espera

**C:**

- ◆ Robo de cable: USD 2.500,00
- ◆ Asalto y Robo con Violencia: USD 25.000,00
- ◆ Transporte Interior Incidental (por tierra): USD 5.000,00
- ◆ Remoción de Escombros: USD 15.000,00
- ◆ Propiedad en proceso de construcción,  
Obras menores y similares siempre y  
Cuando esta sean hechas en sitios o  
instalaciones existentes: USD 15.000,00
- ◆ Errores y omisiones: USD 10.000,00
- ◆ Gastos por extinción de incendios: USD 10.000,00
- ◆ Radiobases, gabinetes y otros equipos  
(Sector Telecomunicaciones): USD 50.000,00





PÓLIZA: 920-0U500

CONDICIONES PARTICULARES, GENERALES Y ESPECIALES

**ALTERNATIVA N°4**

**DEDUCIBLES**

- ◆ USD 2.000.000,00 para toda y cada pérdida.  
Pero con las siguientes excepciones:

**A:**

- i) CNFL USD 500.000,00 para toda y cada pérdida.
- ii) RACSA USD 200.000,00 para toda y cada pérdida.

Excepto:

**B:**

- ◆ Riesgos Catastróficos: USD 1.000.000,00 para toda y cada pérdida.
- ◆ Rotura de Maquinaria: USD 250.000,00 para toda y cada pérdida.
- ◆ Gastos Extra (ICE Energía): USD 100.000,00 para toda y cada pérdida.
- ◆ Interrupción de Negocios: 10 días período de espera

**C:**

- ◆ Robo de cable: USD 2.500,00
- ◆ Asalto y Robo con Violencia: USD 25.000,00
- ◆ Transporte Interior Incidental (por tierra): USD 5.000,00
- ◆ Remoción de Escombros: USD 15.000,00
- ◆ Propiedad en proceso de construcción,  
Obras menores y similares siempre y  
Cuando esta sean hechas en sitios o  
instalaciones existentes: USD 15.000,00
- ◆ Errores y omisiones: USD 10.000,00
- ◆ Gastos por extinción de incendios: USD 10.000,00
- ◆ Radiobases, gabinetes y otros equipos  
(Sector Telecomunicaciones): USD 50.000,00

**GRUPO ICE  
VALORES ASEGURADOS  
PERIODO 2009-2010**

SECTOR	MONTO EN MILES DOLARES
TELECOMUNICACIONES	1.033.100
ENERGIA	2.639.952
ADMINISTRACION	704.514
SUBTOTAL ICE	4.377.565
RACSA	110.427
CNFL	283.725
SUBTOTAL SUBSIDIARIAS	394.152
<b>TOTAL GENERAL</b>	<b>\$4.771.718</b>

**EXCEDENTE BRUTO DE OPERACIÓN**

Montos en miles de dólares

ENERGIA	39.000
TELECOMUNICACIONES	271.000
CNFL	3.853
RACSA	1.832
<b>TOTAL CONSOLIDADO</b>	<b>\$315.686</b>

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISION REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPOS	
0001	PURISCAL D09 La Fila	\$64	\$9	\$73
0001	RACSA	\$9.154	\$36.147	\$45.301
0001	SAN JOSE	\$2.494	\$113	\$2.608
0001	SAN JOSÉ	\$33.078	\$1.079	\$34.156
0001	SAN JOSÉ	\$4.576	\$0	\$4.576
0001	SAN JOSÉ	\$2.100	\$588	\$2.688
0001	SAN JOSE EDIFICIO BNCR	\$180	\$0	\$180
0001	SAN JOSE EDIFICIO CCSS	\$139	\$0	\$139
0001	SAN JOSE EDIFICIO CORTE SUPREMA	\$132	\$0	\$132
0001	SAN JOSÉ IMAP anillo 1	\$65	\$0	\$65
0001	SAN JOSÉ IMAP anillo 3	\$39	\$0	\$39
0001	SAN JOSE Y MIAMI (**)	\$2.533	\$3	\$2.536
0001	SAN JOSE-SABANA	\$319	\$2.697	\$3.016
0001	SERVICIO 911	\$492	\$0	\$492
<b>Total 0001</b>		\$55.365	\$40.636	\$96.002
2	CARTAGO	\$11.052	\$5	\$11.057
2	CARTAGO	\$69	\$0	\$69
2	CARTAGO	\$981	\$0	\$981
2	CARTAGO IMAP anillo 1	\$486	\$0	\$486
2	CARTAGO IMAP anillo 2	\$6	\$0	\$6
<b>Total 2</b>		\$12.595	\$5	\$12.600
0002	ESCAZU	\$8.267	\$0	\$8.267
0002	ESCAZU	\$908	\$0	\$908
0002	ESCAZU	\$695	\$0	\$695
0002	ESCAZU IMAP anillo 1	\$66	\$0	\$66
0002	ESCAZU IMAP anillo 2	\$173	\$0	\$173
<b>Total 0002</b>		\$10.109	\$0	\$10.109
0003	LOS ANGELES DE PITAL	\$303	\$0	\$303
<b>Total 0003</b>		\$303	\$0	\$303
0004	PURISCAL	\$617	\$0	\$617
0004	PURISCAL	\$14.348	\$0	\$14.348
0004	PURISCAL D07 (Bella Vista)	\$43	\$0	\$43
0004	PURISCAL D08 (La Lequea)	\$98	\$0	\$98
0004	PURISCAL D13 Piedades	\$52	\$0	\$52
0004	PURISCAL IMAP anillo 2	\$63	\$0	\$63
0004	PURISCAL-Las Delicias	\$33	\$0	\$33
<b>Total 0004</b>		\$15.254	\$0	\$15.254
0005	FORUM (Parque Industrial)	\$893	\$0	\$893
0005	FORUM (Parque Industrial)	\$242	\$0	\$242
0005	GLOBAL PARK	\$360	\$0	\$360
0005	SANTA ANA	\$6.585	\$0	\$6.585
0005	SANTA ANA	\$287	\$0	\$287
0005	SANTA ANA IMAP anillo 1	\$80	\$0	\$80
0005	SANTA ANA IMAP anillo 2	\$119	\$0	\$119
<b>Total 0005</b>		\$8.566	\$0	\$8.566
0006	CORONADO	\$5.804	\$0	\$5.804
0006	CORONADO	\$695	\$0	\$695
0006	CORONADO D41 Las Nubes	\$46	\$0	\$46
0006	CORONADO D44 Platanares	\$46	\$0	\$46
0006	CORONADO IMAP anillo 1	\$67	\$0	\$67
0006	CORONADO IMAP anillo 2	\$85	\$0	\$85
<b>Total 0006</b>		\$6.743	\$0	\$6.743

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISION REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPOS	
0007	SAN PEDRO	\$31.304	\$242	\$31.546
0007	SAN PEDRO	\$981	\$3	\$984
0007	SAN PEDRO BODEGA	\$5.491	\$0	\$5.491
0007	SAN PEDRO M.O.	\$37.621	\$74.112	\$111.733
0007	SAN PEDRO M.O.	\$1.338	\$0	\$1.338
0007	SAN PEDRO M.O.	\$18.446	\$0	\$18.446
0007	SAN PEDRO M.O. IMAP anillo 1	\$95	\$0	\$95
<b>Total 0007</b>		\$95.276	\$74.357	\$169.633
0009	SANTA MARIA DE DOTA	\$570	\$0	\$570
0009	SANTA MARIA DE DOTA	\$30	\$0	\$30
0009	SANTA MARIA DE DOTA D1 Copev	\$42	\$0	\$42
<b>Total 0009</b>		\$642	\$0	\$642
0010	SAN ISIDRO del GENERAL	\$6.254	\$325	\$6.580
0010	SAN ISIDRO del GENERAL	\$381	\$0	\$381
0010	SAN ISIDRO Gener IMAP anillo 1	\$97	\$0	\$97
0010	SAN ISIDRO Gener IMAP anillo 2	\$67	\$0	\$67
0010	SAN ISIDRO GENERAL D24Baldamb	\$44	\$0	\$44
<b>Total 0010</b>		\$6.843	\$325	\$7.168
11	ALAJUELA	\$8.004	\$60	\$8.064
11	ALAJUELA	\$981	\$0	\$981
11	ALAJUELA	\$831	\$0	\$831
11	ALAJUELA D16 Tuetal Sur	\$258	\$0	\$258
11	ALAJUELA D64 Tuetal Norte	\$52	\$0	\$52
11	ALAJUELA IMAP anillo 1	\$69	\$0	\$69
11	ALAJUELA IMAP anillo 2	\$1	\$0	\$1
11	ALAJUELA IMAP anillo 3	\$48	\$0	\$48
11	BIJAGUAL Turrubares	\$78	\$0	\$78
<b>Total 11</b>		\$10.323	\$60	\$10.383
12	CARTAGENA	\$374	\$0	\$374
<b>Total 12</b>		\$374	\$0	\$374
0012	SAN RAMON ALAJUELA D19Piedades	\$67	\$0	\$67
0012	SAN RAMON ALAJUELA D22 LosAng	\$821	\$0	\$821
0012	SAN RAMON DE ALAJ IMAP anillo 1	\$51	\$0	\$51
0012	SAN RAMON DE ALAJUELA	\$3.666	\$4	\$3.670
0012	SAN RAMON DE ALAJUELA	\$302	\$0	\$302
<b>Total 0012</b>		\$4.907	\$4	\$4.911
0013	GRECIA	\$3.104	\$0	\$3.104
0013	GRECIA	\$272	\$0	\$272
0013	GRECIA D10 La Arena	\$46	\$0	\$46
0013	GRECIA D16	\$46	\$0	\$46
0013	GRECIA D17 S.Miguel Carbonal	\$45	\$0	\$45
0013	GRECIA D19 B*Los Angeles Cajón	\$46	\$0	\$46
0013	GRECIA D23 Entrada Raiceros	\$46	\$0	\$46
0013	GRECIA D25 Carbonal	\$45	\$0	\$45
0013	GRECIA IMAP anillo 1	\$107	\$0	\$107
0013	HOTEL HELICONIAS	\$50	\$0	\$50
<b>Total 0013</b>		\$3.807	\$0	\$3.807
14	ALTO LA PALMA	\$5	\$0	\$5
14	ATENAS	\$680	\$0	\$680
14	ATENAS	\$976	\$0	\$976
14	Atenas D14 (Altos Naranja)	\$43	\$0	\$43
14	Atenas D9 Balsa	\$52	\$0	\$52

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISION REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO \$	
Total 14		\$1.766	\$0	\$1.766
0015	NARANJO	\$747	\$0	\$747
0015	NARANJO	\$1.870	\$0	\$1.870
0015	NARANJO D9 S. Juanillo	\$52	\$0	\$52
0015	Naranjo IMAP anillo 1	\$30	\$0	\$30
Total 0015		\$2.699	\$0	\$2.699
0016	PALMARES	\$2.275	\$0	\$2.275
0016	PALMARES	\$211	\$0	\$211
0016	Palmares IMAP anillo 1	\$15	\$0	\$15
Total 0016		\$2.501	\$0	\$2.501
0017	OROTINA	\$873	\$0	\$873
0017	OROTINA	\$27.314	\$0	\$27.314
0017	OROTINA IMAP anillo1	\$107	\$0	\$107
Total 0017		\$28.294	\$0	\$28.294
0018	CIUDAD QUESADA	\$5.377	\$281	\$5.657
0018	CIUDAD QUESADA	\$0	\$0	\$0
0018	CIUDAD QUESADA	\$257	\$0	\$257
0018	CIUDAD QUESADA anillo 2	\$52	\$0	\$52
0018	CIUDAD QUESADA anillo 3	\$37	\$0	\$37
Total 0018		\$5.723	\$281	\$6.003
0019	SARCHI	\$529	\$0	\$529
0019	SARCHI	\$548	\$0	\$548
0019	SARCHI D04 S. Juan	\$62	\$0	\$62
Total 0019		\$1.139	\$0	\$1.139
0020	TARAS	\$788	\$0	\$788
0020	TARAS	\$91	\$0	\$91
Total 0020		\$879	\$0	\$879
0021	PARAISO DE CARTAGO	\$2.633	\$0	\$2.633
0021	PARAISO DE CARTAGO	\$196	\$0	\$196
0021	PARAISO DE CARTAGO anillo 1	\$49	\$0	\$49
0021	PARAISO DE CARTAGO D.10 Ajenja	\$44	\$0	\$44
0021	PARAISO DE CARTAGO D.11 Birisit	\$44	\$0	\$44
Total 0021		\$2.966	\$0	\$2.966
0022	TRES RIOS	\$5.206	\$0	\$5.206
0022	TRES RIOS	\$306	\$0	\$306
0022	TRES RIOS anillo 1	\$30	\$0	\$30
0022	TRES RIOS D26	\$44	\$0	\$44
0022	TRES RIOS D28	\$42	\$0	\$42
Total 0022		\$5.628	\$0	\$5.628
0023	TURRIALBA	\$3.071	\$0	\$3.071
0023	TURRIALBA	\$227	\$0	\$227
0023	TURRIALBA IMAP Anillo 1	\$15	\$0	\$15
Total 0023		\$3.313	\$0	\$3.313
24	CAIMITAL	\$70	\$0	\$70
Total 24		\$70	\$0	\$70
0024	DELICIAS	\$419	\$0	\$419
0024	HEREDIA	\$10.844	\$14	\$10.858
0024	HEREDIA	\$1.277	\$0	\$1.277
0024	HEREDIA D55 La Valencia	\$42	\$0	\$42
0024	HEREDIA D77	\$44	\$0	\$44
0024	HEREDIA D85	\$42	\$0	\$42
0024	HEREDIA D93 La Palma	\$47	\$0	\$47

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISION REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
Nº LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPOS	
0024	HEREDIA IMAP anillo 1	\$47	\$0	\$47
0024	HEREDIA IMAP anillo 2	\$19	\$0	\$19
Total 0024		\$12.781	\$14	\$12.795
0025	LIBERIA	\$6.730	\$18	\$6.748
0025	LIBERIA	\$242	\$0	\$242
0025	LIBERIA D30 Urb. Nazaret	\$17	\$0	\$17
0025	LIBERIA D31 Urb. 25 Abril	\$17	\$0	\$17
Total 0025		\$7.006	\$18	\$7.024
0026	NICOYA	\$3.449	\$14	\$3.463
0026	NICOYA	\$106	\$0	\$106
0026	NICOYA D9 Nambi	\$55	\$0	\$55
0026	PILAS DE CANJEL	\$90	\$0	\$90
0026	PINILLA	\$50	\$0	\$50
Total 0026		\$3.750	\$14	\$3.764
0027	SAN CRUZ (PINILLA)	\$390	\$0	\$390
0027	SANTA CRUZ	\$495	\$0	\$495
0027	SANTA CRUZ	\$27.832	\$0	\$27.832
0027	SANTA CRUZ D08 Bernabela	\$52	\$0	\$52
Total 0027		\$28.770	\$0	\$28.770
0028	FILADELFIA	\$662	\$0	\$662
0028	FILADELFIA	\$45	\$0	\$45
Total 0028		\$707	\$0	\$707
29	CAÑAS	\$277	\$0	\$277
29	CAÑAS	\$15.746	\$5	\$15.751
Total 29		\$16.023	\$5	\$16.028
0029	SANDILLAL de Cañas ver Cañas.	\$10	\$0	\$10
Total 0029		\$10	\$0	\$10
0030	CUATRO BOCAS	\$4	\$0	\$4
0030	TILARAN	\$382	\$0	\$382
0030	TILARAN	\$830	\$0	\$830
Total 0030		\$1.216	\$0	\$1.216
31	CAMPIÑA	\$105	\$0	\$105
Total 31		\$105	\$0	\$105
0031	PUNTARENAS	\$6.603	\$333	\$6.936
0031	PUNTARENAS	\$181	\$0	\$181
Total 0031		\$6.784	\$333	\$7.117
32	CAÑO NEGRO	\$42	\$0	\$42
Total 32		\$42	\$0	\$42
0032	EL ROBLE	\$1.836	\$0	\$1.836
0032	EL ROBLE	\$287	\$0	\$287
0032	EL ROBLE D21	\$45	\$0	\$45
0032	EL ROBLE D27 Fray Casiano	\$42	\$0	\$42
Total 0032		\$2.210	\$0	\$2.210
0033	ESPARZA	\$1.997	\$10	\$2.007
0033	ESPARZA	\$925	\$0	\$925
0033	ESPARZA D8 Conc. La Angostura	\$43	\$0	\$43
0033	ESPARZA D9 Jesús María	\$69	\$0	\$69
Total 0033		\$3.034	\$10	\$3.044
0034	QUEPOS	\$1.948	\$0	\$1.948
0034	QUEPOS D02 (Manuel Antonio)	\$45	\$0	\$45
0034	QUEPOS D08 Cerros	\$52	\$0	\$52
0034	QUEPOS D09 Damas	\$56	\$0	\$56

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISIÓN REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPOS	
Total 0034		\$2.101	\$0	\$2.101
0035	PARRITA	\$1.022	\$0	\$1.022
0035	PARRITA D3 (La Loma)	\$55	\$0	\$55
0035	PARRITA D4 La Palma C104	\$75	\$0	\$75
Total 0035		\$1.152	\$0	\$1.152
0036	GOLFITO	\$1.198	\$4	\$1.202
0036	GOLFITO	\$30	\$0	\$30
0036	GOLFITO D7 La Purruja	\$55	\$0	\$55
Total 0036		\$1.283	\$4	\$1.287
0037	SAN VITO	\$854	\$0	\$854
Total 0037		\$854	\$0	\$854
0038	LIMON	\$4.860	\$19	\$4.878
0038	LIMON	\$393	\$0	\$393
0038	LIMON D12 Envaco	\$49	\$0	\$49
0038	LIMÓN IMAP anillo 1	\$60	\$0	\$60
Total 0038		\$5.362	\$19	\$5.380
0039	EARTH	\$9	\$0	\$9
0039	GUAPILES	\$4.076	\$33	\$4.109
0039	GUAPILES	\$70	\$0	\$70
0039	GUAPILES	\$257	\$0	\$257
0039	GUAPILES D15 Bella Vista	\$46	\$0	\$46
Total 0039		\$4.457	\$33	\$4.490
0040	SIQUIRRES	\$2.257	\$0	\$2.257
0040	SIQUIRRES	\$121	\$0	\$121
Total 0040		\$2.378	\$0	\$2.378
0042	LAS JUNTAS DE ABANGARES	\$617	\$0	\$617
0042	LAS JUNTAS DE ABANGARES	\$45	\$0	\$45
Total 0042		\$662	\$0	\$662
0043	ZARCERO	\$477	\$0	\$477
0043	ZARCERO	\$708	\$0	\$708
0043	ZARCERO IMAP anillo1	\$13.669	\$0	\$13.669
Total 0043		\$14.854	\$0	\$14.854
0044	SUR (Paso Ancho)	\$8.807	\$13.557	\$22.364
0044	SUR (Paso Ancho)	\$993	\$0	\$993
0044	SUR (Paso Ancho)	\$710	\$0	\$710
Total 0044		\$10.510	\$13.557	\$24.067
45	BOCA DE LIMON	\$4	\$0	\$4
Total 45		\$4	\$0	\$4
0045	CIUDAD COLON	\$1.315	\$0	\$1.315
0045	CIUDAD COLON	\$106	\$0	\$106
Total 0045		\$1.421	\$0	\$1.421
46	ASERRI	\$960	\$0	\$960
46	ASERRI	\$227	\$0	\$227
Total 46		\$1.187	\$0	\$1.187
0047	SANTA CRUZ DE TURRIALBA	\$384	\$0	\$384
0047	SANTA CRUZ DE TURRIALBA	\$30	\$0	\$30
Total 0047		\$414	\$0	\$414
0048	HIGUITO	\$3.365	\$0	\$3.365
0048	HIGUITO	\$196	\$0	\$196
0048	HIGUITO D09	\$45	\$0	\$45
0048	HIGUITO D10	\$45	\$0	\$45
0048	HIGUITO D11	\$45	\$0	\$45

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISION REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPOS	
Total 0048		\$3.696	\$0	\$3.696
0049	ISLA VENADO	\$43	\$0	\$43
Total 0049		\$43	\$0	\$43
0050	LA FRANCIA Siquirres	\$169	\$0	\$169
Total 0050		\$169	\$0	\$169
0051	OESTE	\$16.652	\$12	\$16.664
0051	OESTE	\$2.083	\$0	\$2.083
0051	OESTE	\$1.435	\$0	\$1.435
0051	OESTE D47 Banco UNO	\$14	\$0	\$14
Total 0051		\$20.184	\$12	\$20.196
0052	CIUDAD NEILLY	\$1.072	\$4	\$1.076
0052	CIUDAD NEILLY	\$621	\$10	\$631
0052	CIUDAD NEILLY D01 (Carmen Abr)	\$43	\$0	\$43
0052	CIUDAD NEILLY D4 Rio Nuevo	\$40	\$0	\$40
Total 0052		\$1.776	\$14	\$1.790
0053	SAN PEDRO DE POAS	\$1.024	\$0	\$1.024
0053	SAN PEDRO DE POAS	\$419	\$0	\$419
0053	SAN PEDRO DE POAS D5 Chilamate	\$59	\$0	\$59
Total 0053		\$1.502	\$0	\$1.502
54	BAGACES	\$311	\$0	\$311
54	BAGACES	\$45	\$0	\$45
Total 54		\$356	\$0	\$356
0054	PELON DE LA BAJURA	\$4	\$0	\$4
Total 0054		\$4	\$0	\$4
0055	CIUDAD CARMONA	\$329	\$0	\$329
0055	CIUDAD CARMONA D1 Santa Rita	\$59	\$0	\$59
0055	COLONIA BLANCA	\$4	\$0	\$4
Total 0055		\$392	\$0	\$392
56	CALLES BLANCO BODEGAS BNCR	\$86	\$0	\$86
Total 56		\$86	\$0	\$86
0056	SAN MARCOS DE TARRAZU	\$798	\$0	\$798
0056	SAN MARCOS DE TARRAZU	\$91	\$0	\$91
0056	SAN MARCOS DE TARRAZU D05	\$44	\$0	\$44
0056	SAN MARCOS TARR D7 Pirris Abejo	\$42	\$0	\$42
0056	SAN MARCOS TARR IMAP anillo 1	\$28	\$0	\$28
0056	SAN MAR-TAR D06 S. Isidro LeónC	\$26	\$0	\$26
Total 0056		\$1.029	\$0	\$1.029
57	Cangrejal Acosta	\$0	\$0	\$0
Total 57		\$0	\$0	\$0
0057	SAN ANTONIO LEON CORTES	\$4	\$0	\$4
0057	SAN IGNACIO ACOS IMAPanillo x	\$210	\$0	\$210
0057	SAN IGNACIO ACOST D3 Chirracá	\$66	\$0	\$66
0057	SAN IGNACIO D1 Vueltas Jorco	\$156	\$0	\$156
0057	SAN IGNACIO DE ACOSTA	\$253	\$0	\$253
0057	SAN IGNACIO DE ACOSTA	\$367	\$0	\$367
Total 0057		\$1.056	\$0	\$1.056
0058	QUEBRADA GANADO	\$506	\$0	\$506
Total 0058		\$506	\$0	\$506
0059	JUAN VIÑAS	\$348	\$0	\$348
0059	JUAN VIÑAS	\$45	\$0	\$45
Total 0059		\$393	\$0	\$393
0060	PACAYAS	\$405	\$0	\$405



DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISION REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO \$	
0060	PACAYAS	\$30	\$0	\$30
Total 0060		\$435	\$0	\$435
0061	OROSI	\$386	\$0	\$386
0061	OROSI	\$435	\$0	\$435
Total 0061		\$821	\$0	\$821
0062	MIRAMAR	\$865	\$0	\$865
0062	MIRAMAR	\$360	\$0	\$360
0062	MIRAMAR D1 Cuatro Cruces	\$95	\$0	\$95
0062	MIRAMAR D2 S. Isidro	\$74	\$0	\$74
0062	REFUGIO VIDA SILVESTRE	\$4	\$0	\$4
0062	RIO ORO	\$71	\$0	\$71
Total 0062		\$1.468	\$0	\$1.468
0063	CERRO PALMAR NORTE	\$88	\$0	\$88
0063	PALMAR NORTE	\$705	\$0	\$705
Total 0063		\$793	\$0	\$793
0064	MATINA	\$174	\$0	\$174
Total 0064		\$174	\$0	\$174
0065	CERVANTES	\$382	\$0	\$382
0065	CERVANTES	\$15	\$0	\$15
Total 0065		\$397	\$0	\$397
0067	NARANJITO DE AGUIRRE	\$271	\$0	\$271
Total 0067		\$271	\$0	\$271
68	Barrio Jesús Arenas	\$0	\$0	\$0
Total 68		\$0	\$0	\$0
0068	SAN ISIDRO DE HEREDIA	\$1.507	\$0	\$1.507
0068	SAN ISIDRO DE HEREDIA	\$166	\$0	\$166
0068	SAN ISIDRO HERED IMAP anillo 1	\$45	\$0	\$45
0068	SAN ISIDRO HEREDIA D07	\$46	\$0	\$46
0068	SAN ISIDRO HEREDIA D10	\$46	\$0	\$46
Total 0068		\$1.810	\$0	\$1.810
0069	SANTA BARBARA DE HEREDIA	\$1.884	\$0	\$1.884
0069	SANTA BARBARA DE HEREDIA	\$151	\$0	\$151
Total 0069		\$2.035	\$0	\$2.035
0071	PUERTO VIEJO DE SARAPIQUI	\$285	\$0	\$285
0071	PUERTO VIEJO DE SARAPIQUI	\$318	\$0	\$318
Total 0071		\$603	\$0	\$603
0072	NORTE	\$9.140	\$79	\$9.219
0072	NORTE	\$1.509	\$0	\$1.509
0072	NORTE	\$981	\$0	\$981
0072	NORTE	\$1.208	\$0	\$1.208
0072	NORTE D65 La Alondra	\$46	\$0	\$46
Total 0072		\$12.885	\$79	\$12.964
0073	PEÑAS BLANCAS	\$319	\$0	\$319
0073	PEÑAS BLANCAS	\$15	\$0	\$15
Total 0073		\$334	\$0	\$334
0074	LA CRUZ	\$581	\$0	\$581
0074	LA CRUZ	\$30	\$0	\$30
0074	PALO ARCO	\$0	\$0	\$0
0074	PALO VERDE	\$50	\$0	\$50
Total 0074		\$661	\$0	\$661
0075	CIUDAD CORTES	\$407	\$0	\$407
Total 0075		\$407	\$0	\$407

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISIÓN REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
Nº LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO \$	
0076	PASO CANOAS	\$801	\$0	\$801
<b>Total 0076</b>		\$801	\$0	\$801
77	CALDERA	\$368	\$0	\$368
77	CALDERA	\$3	\$0	\$3
<b>Total 77</b>		\$371	\$0	\$371
78	BAHÍA PAVÓN DE GOLFITO	\$116	\$0	\$116
<b>Total 78</b>		\$116	\$0	\$116
79	CAPELLADES de PACAYAS D1	\$44	\$0	\$44
<b>Total 79</b>		\$44	\$0	\$44
0079	SAN ANTONIO BELEN	\$9.638	\$0	\$9.638
0079	SAN ANTONIO BELEN	\$710	\$0	\$710
0079	SAN ANTONIO BELEN ZONA FRANCA AMERICANA	\$18	\$0	\$18
0079	SAN ANTONIO BELEN IMAP anillo1	\$35	\$0	\$35
0079	SAN ANTONIO BELEN ZONA FRANCA METROPOLITANA	\$9	\$0	\$9
<b>Total 0079</b>		\$10.410	\$0	\$10.410
0080	PLAYAS DEL COCO	\$353	\$0	\$353
0080	PLAYAS DEL COCO	\$358	\$0	\$358
<b>Total 0080</b>		\$711	\$0	\$711
0081	LA GARITA	\$683	\$0	\$683
0081	LA GARITA	\$91	\$0	\$91
0081	LA GARITA D2	\$28	\$0	\$28
0081	LA GARITA D5 S. Miguel Turúcar	\$46	\$0	\$46
<b>Total 0081</b>		\$848	\$0	\$848
0082	COBANO	\$314	\$0	\$314
0082	COBANO	\$190	\$0	\$190
<b>Total 0082</b>		\$504	\$0	\$504
0083	HUACAS Sta.Cruz	\$572	\$0	\$572
<b>Total 0083</b>		\$572	\$0	\$572
0084	LA FORTUNA	\$453	\$0	\$453
0084	LA FORTUNA	\$354	\$0	\$354
0084	LA FORTUNA IMAP anillo	\$20	\$0	\$20
<b>Total 0084</b>		\$827	\$0	\$827
85	AGUAS ZARCAS	\$867	\$0	\$867
85	AGUAS ZARCAS	\$76	\$0	\$76
<b>Total 85</b>		\$943	\$0	\$943
0086	PITAL	\$891	\$0	\$891
0086	PITAL	\$60	\$0	\$60
<b>Total 0086</b>		\$951	\$0	\$951
0087	VENECIA	\$312	\$0	\$312
0087	VENECIA	\$344	\$0	\$344
<b>Total 0087</b>		\$656	\$0	\$656
0088	REAL DE PEREIRA	\$469	\$0	\$469
0088	REAL DE PEREIRA	\$30	\$0	\$30
<b>Total 0088</b>		\$499	\$0	\$499
89	BUENOS AIRES	\$655	\$4	\$659
<b>Total 89</b>		\$655	\$4	\$659
0089	PASO REAL	\$4	\$0	\$4
<b>Total 0089</b>		\$4	\$0	\$4
0090	LA GUACIMA	\$2.142	\$0	\$2.142
0090	LA GUACIMA	\$211	\$0	\$211
0090	LA GUACIMA D13 BºLourd SRafael	\$67	\$0	\$67
0090	LA GUACIMA D14 Mº Auxiliadora	\$67	\$0	\$67

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISIÓN REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO S	
0090	LA GUACIMA D15 Urb. La Pradera	\$67	\$0	\$67
0090	LA GUACIMA D16 Las Vueltas	\$67	\$0	\$67
0090	LA GUACIMA IMAP anillo	\$84	\$0	\$84
Total 0090		\$2.705	\$0	\$2.705
0092	HOJANCHA	\$382	\$0	\$382
Total 0092		\$382	\$0	\$382
93	BATAAN	\$121	\$0	\$121
93	BATAAN	\$616	\$0	\$616
93	BATAAN IMAP anillo 1	\$3	\$0	\$3
Total 93		\$740	\$0	\$740
0094	SAN JOSE DE LA MONTAÑA	\$425	\$0	\$425
0094	SAN JOSE DE LA MONTAÑA	\$15	\$0	\$15
Total 0094		\$440	\$0	\$440
0095	JICARAL	\$503	\$0	\$503
0095	JICARAL	\$35	\$0	\$35
0095	JICARAL anillo 1	\$25	\$0	\$25
Total 0095		\$563	\$0	\$563
0096	PAQUERA	\$466	\$0	\$466
Total 0096		\$466	\$0	\$466
0097	FLORENCIA	\$871	\$0	\$871
0097	FLORENCIA	\$45	\$0	\$45
0097	FLORENCIA D01 Sta. Clara Chapar	\$49	\$0	\$49
Total 0097		\$965	\$0	\$965
98	CAÑAS D7 (Sandillal)	\$45	\$0	\$45
98	CAÑAS DULCES	\$342	\$0	\$342
98	CAÑAS DULCES	\$15	\$0	\$15
Total 98		\$402	\$0	\$402
0100	ISLA DE CHIRA	\$4	\$0	\$4
Total 0100		\$4	\$0	\$4
0101	SAN ISIDRO AGUAS CLARAS	\$248	\$0	\$248
Total 0101		\$248	\$0	\$248
0103	GUACIMO	\$872	\$0	\$872
0103	GUACIMO	\$76	\$0	\$76
Total 0103		\$948	\$0	\$948
0104	SABANILLA	\$710	\$0	\$710
0104	SABANILLA	\$30	\$0	\$30
Total 0104		\$740	\$0	\$740
0105	NUEVO ARENAL	\$361	\$0	\$361
Total 0105		\$361	\$0	\$361
0106	UPALA	\$681	\$0	\$681
0106	UPALA	\$30	\$0	\$30
0106	UPALA D03 (Canaleta)	\$47	\$0	\$47
Total 0106		\$758	\$0	\$758
0107	PEJIBAYE	\$323	\$0	\$323
Total 0107		\$323	\$0	\$323
0108	SANTA RITA DE RIO CUARTO	\$586	\$0	\$586
0108	SANTA RITA DE RIO CUARTO	\$160	\$0	\$160
Total 0108		\$746	\$0	\$746
0109	GENERAL VIEJO	\$346	\$0	\$346
Total 0109		\$346	\$0	\$346
0110	SAN PABLO DE TURRUBARES	\$195	\$0	\$195
0110	SAN PABLO DE TURRUBARES	\$110	\$0	\$110

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISIÓN REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
Nº LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO \$	
Total 0110		\$305	\$0	\$305
0111	LA CABANGA	\$67	\$0	\$67
0111	LOS CHILES	\$421	\$0	\$421
0111	LOS CHILES	\$30	\$0	\$30
Total 0111		\$518	\$0	\$518
0112	LAUREL	\$455	\$0	\$455
Total 0112		\$455	\$0	\$455
0113	PUERTO JIMENEZ	\$466	\$0	\$466
0113	PUERTO JIMENEZ	\$106	\$0	\$106
Total 0113		\$571	\$0	\$571
0114	COI	\$884	\$0	\$884
0114	COI	\$45	\$0	\$45
Total 0114		\$929	\$0	\$929
0115	NOSARA	\$481	\$0	\$481
0115	NOSARA	\$40	\$0	\$40
Total 0115		\$521	\$0	\$521
0116	QUEBRADA HONDA	\$318	\$0	\$318
0116	QUEBRADA HONDA	\$104	\$0	\$104
Total 0116		\$423	\$0	\$423
0117	DESAMPARADOS	\$8.024	\$0	\$8.024
0117	DESAMPARADOS	\$1.317	\$0	\$1.317
0117	DESAMPARADOS	\$7.100	\$0	\$7.100
0117	DESAMPARADOS D41 S. Juan de Dios	\$45	\$0	\$45
0117	DESAMPARADOS D42	\$42	\$0	\$42
0117	DESAMPARADOS D43	\$42	\$0	\$42
0117	DESAMPARADOS D44	\$46	\$0	\$46
0117	DESAMPARADOS IMAP Anillo 1	\$97	\$0	\$97
0117	DESAMPARADOS IMAP Anillo 3	\$104	\$0	\$104
0117	EUROPLAZA	\$198	\$0	\$198
Total 0117		\$17.014	\$0	\$17.014
118	CAHUITA	\$225	\$0	\$225
118	CAHUITA	\$15	\$0	\$15
Total 118		\$240	\$0	\$240
0119	POCORA	\$668	\$0	\$668
Total 0119		\$668	\$0	\$668
0120	RIO CLARO	\$657	\$0	\$657
Total 0120		\$657	\$0	\$657
0121	RIO FRIO	\$724	\$0	\$724
0121	RIO FRIO	\$45	\$0	\$45
0121	RIO FRIO D01 Victoria	\$47	\$0	\$47
0121	RIO FRIO D1 El Cruce	\$47	\$0	\$47
0121	RIO FRIO D3 Isla Grande	\$30	\$0	\$30
Total 0121		\$893	\$0	\$893
0122	TIERRA BLANCA	\$322	\$0	\$322
0122	TIERRA BLANCA	\$303	\$0	\$303
Total 0122		\$625	\$0	\$625
0123	HATILLO	\$32.750	\$0	\$32.750
0123	HATILLO	\$529	\$0	\$529
0123	HATILLO IMAP anillo 1	\$60	\$0	\$60
Total 0123		\$33.339	\$0	\$33.339
0124	VEINTISIETE DE ABRIL	\$392	\$0	\$392
Total 0124		\$392	\$0	\$392

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISIÓN REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO \$	
0125	SAN JOAQUIN DE FLORES	\$1.683	\$0	\$1.683
0125	SAN JOAQUIN DE FLORES	\$181	\$0	\$181
Total 0125		\$1.864	\$0	\$1.864
0126	LOS ANGELES S. RAFAEL DE HER	\$471	\$0	\$471
0126	LOS ANGELES S. RAFAEL DE HER	\$45	\$0	\$45
Total 0126		\$516	\$0	\$516
0127	COSTA DE PAJAROS	\$465	\$0	\$465
0127	COSTA DE PAJAROS	\$15	\$0	\$15
Total 0127		\$480	\$0	\$480
0128	LA SUIZA	\$538	\$0	\$538
0128	LA SUIZA	\$73	\$0	\$73
Total 0128		\$611	\$0	\$611
0129	LA TIGRA	\$215	\$0	\$215
Total 0129		\$215	\$0	\$215
0130	RIO JIMENEZ	\$529	\$0	\$529
Total 0130		\$529	\$0	\$529
0131	SAN ANTONIO DE DESAMPA D13	\$534	\$0	\$534
0131	SAN ANTONIO DE DESAMPA D15	\$631	\$0	\$631
0131	SAN ANTONIO DE DESAMPARADOS	\$4.873	\$0	\$4.873
0131	SAN ANTONIO DE DESAMPARADOS	\$257	\$0	\$257
Total 0131		\$6.296	\$0	\$6.296
0132	PENSHURI	\$64	\$0	\$64
Total 0132		\$64	\$0	\$64
0133	SAN RAMON DE TRES RIOS	\$1.931	\$0	\$1.931
0133	SAN RAMON DE TRES RIOS	\$211	\$0	\$211
Total 0133		\$2.142	\$0	\$2.142
0134	EL EMPALME	\$430	\$0	\$430
0134	EL EMPALME	\$15	\$0	\$15
0134	LAJAS	\$17	\$0	\$17
Total 0134		\$462	\$0	\$462
0135	ZANCUDO	\$327	\$0	\$327
0135	ZANCUDO	\$15	\$0	\$15
Total 0135		\$342	\$0	\$342
0136	SANTA ROSA DE POCOSOL	\$272	\$0	\$272
0136	SANTA ROSA DE POCOSOL	\$107	\$0	\$107
0136	SANTA ROSA DE POCOSOL	\$246	\$0	\$246
0136	SANTA ROSA LA MARINA LaPalmera	\$49	\$0	\$49
Total 0136		\$674	\$0	\$674
137	AMUBRI	\$62	\$0	\$62
Total 137		\$62	\$0	\$62
0138	EL JOBO bahia Salinas	\$242	\$0	\$242
Total 0138		\$242	\$0	\$242
139	BANANO	\$254	\$0	\$254
139	BANANO	\$15	\$0	\$15
Total 139		\$269	\$0	\$269
0139	RIO BANANO	\$40	\$0	\$40
Total 0139		\$40	\$0	\$40
0140	SANTA CECILIA	\$274	\$0	\$274
Total 0140		\$274	\$0	\$274
142	BIJAGUA DE UPALA	\$282	\$0	\$282
Total 142		\$282	\$0	\$282
0142	CRUCE FLORES Bijagua Upala	\$97	\$0	\$97

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISION REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO S	
Total 0142		\$97	\$0	\$97
0143	MONTERREY	\$220	\$0	\$220
0143	MONTERREY	\$152	\$0	\$152
Total 0143		\$372	\$0	\$372
0144	SAN RAFAEL DE GUATUSO	\$442	\$0	\$442
Total 0144		\$442	\$0	\$442
0145	COLONIA CARIARI	\$635	\$0	\$635
0145	COLONIA CARIARI	\$830	\$0	\$830
0145	COLONIA CARIARI D6 Nazaret	\$52	\$0	\$52
Total 0145		\$1,517	\$0	\$1,517
0146	CERRO GUACIMAL	\$55	\$0	\$55
0146	SANTA ELENA DE GUACIMAL	\$130	\$0	\$130
0146	SANTA ELENA DE MONTEVERDE	\$507	\$0	\$507
0146	SANTA ELENA DE MONTEVERDE	\$30	\$0	\$30
Total 0146		\$722	\$0	\$722
0147	JACO	\$451	\$0	\$451
0147	JACO	\$610	\$0	\$610
0147	JACO D05 Playa Hermosa	\$90	\$0	\$90
Total 0147		\$1,151	\$0	\$1,151
148	AGUA BUENA de Colo Brus	\$310	\$0	\$310
Total 148		\$310	\$0	\$310
0149	LA RITA	\$1,070	\$0	\$1,070
0149	LA RITA	\$91	\$0	\$91
Total 0149		\$1,161	\$0	\$1,161
0150	TUCURRIQUE	\$625	\$0	\$625
0150	TUCURRIQUE	\$30	\$0	\$30
Total 0150		\$655	\$0	\$655
0151	TEJAR	\$1,556	\$0	\$1,556
0151	TEJAR	\$166	\$0	\$166
Total 0151		\$1,722	\$0	\$1,722
0152	PLAYA HERMOSA (Carrillo)	\$354	\$0	\$354
0152	PLAYA HERMOSA (Carrillo)	\$60	\$0	\$60
Total 0152		\$414	\$0	\$414
0153	CHOMES	\$265	\$0	\$265
Total 0153		\$265	\$0	\$265
0154	FLAMINGO	\$327	\$0	\$327
0154	FLAMINGO	\$544	\$0	\$544
Total 0154		\$871	\$0	\$871
0155	DAYTONIA	\$449	\$0	\$449
0155	DAYTONIA	\$15	\$0	\$15
Total 0155		\$464	\$0	\$464
0156	COLORADO DE ABANGARES	\$378	\$0	\$378
0156	COLORADO DE ABANGARES	\$30	\$0	\$30
Total 0156		\$408	\$0	\$408
0157	TACARES	\$648	\$0	\$648
0157	TACARES D04	\$44	\$0	\$44
0157	TACARES D2 Bodegas	\$52	\$0	\$52
0157	TACARES D3 Catalufia	\$52	\$0	\$52
Total 0157		\$796	\$0	\$796
0158	SANTA TERESITA TURRIALBA	\$195	\$0	\$195
0158	SANTA TERESITA TURRIALBA	\$15	\$0	\$15
Total 0158		\$210	\$0	\$210

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISIÓN REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPOS	
159	BARRIO S. JOSÉ D1 Rincón Cacao	\$197	\$0	\$197
159	BARRIO S. JOSÉ IMAP Anillo.1	\$73	\$0	\$73
159	BARRIO SAN JOSE	\$1.282	\$0	\$1.282
159	BARRIO SAN JOSE	\$196	\$0	\$196
Total 159		\$1.748	\$0	\$1.748
0160	FRAIJANES	\$408	\$0	\$408
0160	FRAIJANES	\$30	\$0	\$30
0160	Fraijanes IMAP anillo.1	\$21	\$0	\$21
Total 0160		\$459	\$0	\$459
0161	LA VIRGEN DE SARAPIQUI	\$594	\$0	\$594
0161	LA VIRGEN DE SARAPIQUI	\$37	\$0	\$37
Total 0161		\$631	\$0	\$631
0162	SAN MIGUEL DE SARAPIQUI	\$683	\$0	\$683
Total 0162		\$683	\$0	\$683
0163	GUAYABO DE BAGACES	\$450	\$0	\$450
0163	GUAYABO DE BAGACES	\$30	\$0	\$30
Total 0163		\$480	\$0	\$480
164	BEBEDERO	\$229	\$0	\$229
Total 164		\$229	\$0	\$229
0166	PANDORA co	\$262	\$0	\$262
0166	PANDORA NUEVO	\$90	\$0	\$90
0166	PANDORA ura	\$89	\$0	\$89
Total 0166		\$441	\$0	\$441
0167	EL ALTO	\$3.526	\$0	\$3.526
0167	EL ALTO	\$302	\$0	\$302
0167	EL ALTO D18 Urb. Dña Delia	\$42	\$0	\$42
0167	EL ALTO IMAP anillo.1	\$30	\$0	\$30
Total 0167		\$3.900	\$0	\$3.900
0168	CURRIDABAT	\$3.479	\$0	\$3.479
0168	CURRIDABAT	\$302	\$0	\$302
0168	CURRIDABAT-EDIFICIO REGISTRO	\$132	\$0	\$132
Total 0168		\$3.913	\$0	\$3.913
0169	TAMARINDO DE SANTA CRUZ	\$664	\$0	\$664
0169	TAMARINDO DE SANTA CRUZ	\$596	\$0	\$596
0169	TAMARINDO STA CRUZ anillo.1	\$150	\$0	\$150
0169	VILLA REAL Tamarindo	\$63	\$0	\$63
Total 0169		\$1.473	\$0	\$1.473
0172	SANTA EDUVIGIS P.Z.	\$23	\$0	\$23
Total 0172		\$23	\$0	\$23
0173	SURETKA	\$54	\$0	\$54
Total 0173		\$54	\$0	\$54
0174	SAN RAFAEL ABAJO	\$2.832	\$0	\$2.832
0174	SAN RAFAEL ABAJO	\$302	\$0	\$302
Total 0174		\$3.134	\$0	\$3.134
176	BOCA DE ARENAL	\$211	\$0	\$211
176	BOCA DE ARENAL	\$3	\$0	\$3
Total 176		\$214	\$0	\$214
0177	TABARCIA	\$196	\$0	\$196
0177	TABARCIA	\$296	\$0	\$296
0177	TABARCIA	\$93	\$0	\$93
0177	TABARCIA D1 Palmichal	\$67	\$0	\$67
0177	TABARCIA Guayabo	\$90	\$0	\$90

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISION REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO S	
Total 0177		\$742	\$0	\$742
178	CARRIZAL	\$257	\$0	\$257
178	CARRIZAL	\$49	\$0	\$49
Total 178		\$306	\$0	\$306
0179	SANTO DOMINGO HEREDIA	\$304	\$0	\$304
0179	SANTO DOMINGO HEREDIA	\$1.645	\$0	\$1.645
0179	SANTO DOMINGO HEREDIA	\$242	\$0	\$242
Total 0179		\$2.191	\$0	\$2.191
0180	GUARDIA	\$504	\$0	\$504
0180	GUARDIA	\$60	\$0	\$60
Total 0180		\$564	\$0	\$564
0181	FRAILES	\$467	\$0	\$467
0181	FRAILES DO1-S.Cristobal	\$66	\$0	\$66
0181	LA LUCHA	\$4	\$0	\$4
Total 0181		\$536	\$0	\$536
182	BRIBRI	\$1.150	\$0	\$1.150
Total 182		\$1.150	\$0	\$1.150
0183	PLAYA TAMBOR	\$242	\$0	\$242
0183	PLAYA TAMBOR	\$150	\$0	\$150
Total 0183		\$392	\$0	\$392
0184	SÁMARA	\$246	\$0	\$246
0184	SÁMARA	\$241	\$0	\$241
0184	SÁMARA D02 Carrillo	\$52	\$0	\$52
0184	SÁMARA D03 Estrada.PtoCarrillo	\$52	\$0	\$52
0184	SÁMARA D04 Centr.IMAP.Anillo.1	\$43	\$0	\$43
0184	SÁMARA D04 Centro	\$52	\$0	\$52
Total 0184		\$686	\$0	\$686
0185	SAN GABRIEL DE ASERRI	\$599	\$0	\$599
0185	SAN GABRIEL DE ASERRI	\$60	\$0	\$60
Total 0185		\$659	\$0	\$659
0186	CORRALILLO DE CARTAGO	\$531	\$0	\$531
0186	CORRALILLO DE CARTAGO	\$45	\$0	\$45
Total 0186		\$576	\$0	\$576
0187	DOMINICAL	\$269	\$0	\$269
0187	DOMINICAL Hatillo	\$81	\$0	\$81
Total 0187		\$350	\$0	\$350
0188	SAN ISIDRO PEÑAS BLANCAS	\$556	\$0	\$556
0188	SAN ISIDRO PEÑAS BLANCAS	\$45	\$0	\$45
Total 0188		\$601	\$0	\$601
0189	SABALITO	\$404	\$0	\$404
0189	SABALITO LA LUCHA	\$50	\$0	\$50
Total 0189		\$454	\$0	\$454
0190	TORTUGUERO	\$114	\$0	\$114
Total 0190		\$114	\$0	\$114
0191	SARDINAL DE CARRILLO (COCO)	\$385	\$0	\$385
0191	SARDINAL DE CARRILLO (COCO)	\$45	\$0	\$45
Total 0191		\$430	\$0	\$430
0192	PUERTO VIEJ TALAM D1 HomeCreek	\$48	\$0	\$48
0192	PUERTO VIEJO DE TALAMANCA	\$405	\$0	\$405
0192	PUERTO VIEJO DE TALAMANCA	\$45	\$0	\$45
Total 0192		\$498	\$0	\$498
0193	COTO 47	\$280	\$0	\$280



DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISIÓN REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO S	
Total 0193		\$280	\$0	\$280
196	CACHI	\$232	\$0	\$232
196	CACHI	\$15	\$0	\$15
Total 196		\$247	\$0	\$247
0197	MOLLEJONES	\$397	\$0	\$397
0197	MOLLEJONES	\$15	\$0	\$15
Total 0197		\$412	\$0	\$412
0198	SAN PEDRO DE PEREZ ZELEDON	\$344	\$0	\$344
0198	SAN PEDRO DE PEREZ ZELEDON	\$192	\$0	\$192
Total 0198		\$536	\$0	\$536
0199	MAL PAIS	\$318	\$0	\$318
Total 0199		\$318	\$0	\$318
0200	KATIRA DE GUATUSO	\$377	\$0	\$377
0200	KATIRA DE GUATUSO	\$15	\$0	\$15
Total 0200		\$392	\$0	\$392
0201	LOS ANGELES DE LA FORTUNA	\$243	\$0	\$243
0201	LOS ANGELES DE LA FORTUNA	\$259	\$0	\$259
Total 0201		\$502	\$0	\$502
0202	TABACON-FORTUNA	\$49	\$0	\$49
Total 0202		\$49	\$0	\$49
0205	MORACIA DE NICOYA	\$310	\$0	\$310
Total 0205		\$310	\$0	\$310
0206	GARZA	\$333	\$0	\$333
0206	GARZA	\$15	\$0	\$15
Total 0206		\$348	\$0	\$348
0207	PARAISO DE STA.CRUZ	\$281	\$0	\$281
Total 0207		\$281	\$0	\$281
0208	SAN ANTONIO DE NICOYA	\$251	\$0	\$251
Total 0208		\$251	\$0	\$251
0209	SAN LAZARO DE NICOYA	\$232	\$0	\$232
Total 0209		\$232	\$0	\$232
0210	ORTEGA	\$331	\$0	\$331
0210	ORTEGA	\$15	\$0	\$15
Total 0210		\$346	\$0	\$346
0211	SAN JUAN DE STA.CRUZ	\$204	\$0	\$204
Total 0211		\$204	\$0	\$204
0212	RIO CHIQUITO	\$32	\$0	\$32
Total 0212		\$32	\$0	\$32
0213	LAGO ARENAL (LA UNION)	\$135	\$0	\$135
Total 0213		\$135	\$0	\$135
0214	SAN MIGUEL DE CAÑAS	\$195	\$0	\$195
0214	SAN MIGUEL DE CAÑAS	\$110	\$0	\$110
Total 0214		\$305	\$0	\$305
0215	PALMIRA DE CARRILLO	\$310	\$0	\$310
0215	PALMIRA DE CARRILLO	\$15	\$0	\$15
Total 0215		\$325	\$0	\$325
0216	QUEBRADA GRANDE	\$271	\$0	\$271
Total 0216		\$271	\$0	\$271
0217	SAN FRANCISCO DE COYOTE	\$198	\$0	\$198
Total 0217		\$198	\$0	\$198
0218	SAN GERARDO DE CHOMES	\$231	\$0	\$231
Total 0218		\$231	\$0	\$231

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISION REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO \$	
0219	HERRADURA	\$244	\$0	\$244
Total 0219		\$244	\$0	\$244
0220	SANTO DOMINGO SIQUIRRES	\$398	\$0	\$398
Total 0220		\$398	\$0	\$398
0221	ENTRADA A CUBA	\$397	\$0	\$397
Total 0221		\$397	\$0	\$397
0222	LA ALEGRÍA de Siquirres	\$221	\$0	\$221
0222	SIQUIRRES ALEGRIA	\$89	\$0	\$89
Total 0222		\$311	\$0	\$311
0223	LA PERLA DE SIQUIRRES	\$333	\$0	\$333
Total 0223		\$333	\$0	\$333
0224	LIVERPOOL	\$230	\$0	\$230
0224	LIVERPOOL	\$7.124	\$0	\$7.124
Total 0224		\$7.354	\$0	\$7.354
0225	COLONIA GUTIERREZ	\$90	\$0	\$90
Total 0225		\$90	\$0	\$90
226	BAJO LOS RODRIGUEZ	\$266	\$0	\$266
226	BAJO LOS RODRIGUEZ	\$152	\$0	\$152
Total 226		\$418	\$0	\$418
0227	SARDINAL DE PUNTARENAS	\$266	\$0	\$266
Total 0227		\$266	\$0	\$266
0228	LOS ANGELES DE TILARAN	\$193	\$0	\$193
0228	LOS ANGELES DE TILARAN	\$45	\$0	\$45
Total 0228		\$238	\$0	\$238
0229	SANTA BARBARA STA. CRUZ	\$276	\$0	\$276
Total 0229		\$276	\$0	\$276
0230	SAN FRANCISCO PALMERA	\$340	\$0	\$340
0230	SAN FRANCISCO PALMERA	\$15	\$0	\$15
Total 0230		\$355	\$0	\$355
0231	LA MANSION NICOYA	\$395	\$0	\$395
0231	LA MANSION NICOYA	\$15	\$0	\$15
Total 0231		\$410	\$0	\$410
0234	MARBELLA	\$228	\$0	\$228
Total 0234		\$228	\$0	\$228
236	BELÉN Caimital	\$59	\$0	\$59
236	BELEN DE CARRILLO	\$332	\$0	\$332
Total 236		\$391	\$0	\$391
0237	RINCÓN GRANDE La Carpio	\$333	\$19	\$352
0237	RINCON GRANDE PAVAS	\$2.059	\$0	\$2.059
0237	RINCON GRANDE PAVAS	\$181	\$0	\$181
Total 0237		\$2.573	\$19	\$2.592
0238	CUAJINIQUIL	\$111	\$0	\$111
Total 0238		\$111	\$0	\$111
0239	IRONADORA	\$144	\$0	\$144
Total 0239		\$144	\$0	\$144
0240	CERRO LOMA SIERPE	\$1.137	\$204	\$1.342
Total 0240		\$1.137	\$204	\$1.342
0241	JUANILAMA DE ESPARZA	\$40	\$0	\$40
Total 0241		\$40	\$0	\$40
242	ALTAMIRITA	\$12	\$0	\$12
Total 242		\$12	\$0	\$12
0244	SAN RAMON DE TILARAN	\$210	\$0	\$210

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISION REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
Nº LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO \$	
Total 0244		\$210	\$0	\$210
0246	MONTENEGRO Bagaces	\$189	\$0	\$189
Total 0246		\$189	\$0	\$189
0247	CIMARRONES DE SIQUIRRES	\$276	\$0	\$276
Total 0247		\$276	\$0	\$276
0248	LIMBO de Guácimo (Duacari)	\$379	\$0	\$379
0248	LIMBO de Guácimo (Duacari)	\$15	\$0	\$15
Total 0248		\$394	\$0	\$394
249	BAJO TORO	\$55	\$0	\$55
Total 249		\$55	\$0	\$55
0250	PIEDRAS BLANCAS de Osa	\$202	\$0	\$202
Total 0250		\$202	\$0	\$202
0251	VIGIA de Nicoya	\$191	\$0	\$191
Total 0251		\$191	\$0	\$191
0253	PAVONES DE TURRIALBA	\$261	\$0	\$261
0253	PAVONES DE TURRIALBA	\$15	\$0	\$15
Total 0253		\$276	\$0	\$276
0255	VOLCÁN de Buenos Aires	\$393	\$0	\$393
Total 0255		\$393	\$0	\$393
0256	EL PAVON	\$353	\$0	\$353
0256	PAVON DE LOS CHILES	\$301	\$0	\$301
Total 0256		\$655	\$0	\$655
0257	JIMENEZ DE POCOCI	\$447	\$0	\$447
Total 0257		\$447	\$0	\$447
0258	ESTERILLOS (UNQUI)	\$5.451	\$1	\$5.452
0258	ESTERILLOS	\$324	\$0	\$324
Total 0258		\$5.774	\$1	\$5.775
0259	TIERRAS MORENAS	\$251	\$0	\$251
Total 0259		\$251	\$0	\$251
0260	PACUARE	\$1.519	\$0	\$1.519
0260	PACUARE	\$196	\$0	\$196
0260	PACUARE (Corales)	\$0	\$0	\$0
Total 0260		\$1.715	\$0	\$1.715
0261	PUEBLO NUEVO Nandayure	\$246	\$0	\$246
Total 0261		\$246	\$0	\$246
0263	LOURDES DE ABANGARES	\$301	\$0	\$301
0263	MACADAMIA	\$4	\$0	\$4
Total 0263		\$304	\$0	\$304
264	BARRA PARISMINA	\$54	\$0	\$54
Total 264		\$54	\$0	\$54
265	BARRA COLORADO NORTE	\$90	\$0	\$90
Total 265		\$90	\$0	\$90
267	BORUCA	\$256	\$0	\$256
Total 267		\$256	\$0	\$256
0268	LOS LIRIOS	\$158	\$0	\$158
Total 0268		\$158	\$0	\$158
0269	SAN RAFAEL RIO CUARTO	\$106	\$0	\$106
Total 0269		\$106	\$0	\$106
0271	SAHINO de Pital	\$147	\$0	\$147
Total 0271		\$147	\$0	\$147
0272	PLAYA NARANJO	\$206	\$0	\$206
Total 0272		\$206	\$0	\$206

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISIÓN REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO \$	
0273	UVITA DE OSA	\$378	\$0	\$378
Total 0273		\$378	\$0	\$378
0274	COOPEVEGA	\$129	\$0	\$129
Total 0274		\$129	\$0	\$129
0275	COLONIA SAN JOSE	\$64	\$0	\$64
Total 0275		\$64	\$0	\$64
0276	COLONIA PUNTARENAS	\$208	\$0	\$208
Total 0276		\$208	\$0	\$208
0277	PALMITAL	\$104	\$0	\$104
Total 0277		\$104	\$0	\$104
278	CEDRAL de Montes de Oro	\$289	\$0	\$289
Total 278		\$289	\$0	\$289
279	ARANJUEZ	\$47	\$0	\$47
Total 279		\$47	\$0	\$47
0280	EL CASTILLO	\$50	\$0	\$50
Total 0280		\$50	\$0	\$50
0281	MATA PALO AGUIRRE	\$96	\$0	\$96
0281	MATA PALO DE QUEPOS	\$96	\$0	\$96
0281	MATAPALO	\$62	\$0	\$62
Total 0281		\$254	\$0	\$254
0282	POTRERO GRANDE	\$374	\$0	\$374
Total 0282		\$374	\$0	\$374
0283	LAS DECILIAS TURRUBARES	\$32	\$0	\$32
Total 0283		\$32	\$0	\$32
0284	SABANAS Acosta	\$0	\$92	\$92
Total 0284		\$0	\$92	\$92
0285	EL PARQUE	\$211	\$0	\$211
Total 0285		\$211	\$0	\$211
286	ABANGARITOS	\$8	\$0	\$8
Total 286		\$8	\$0	\$8
0287	PIIJE	\$50	\$0	\$50
Total 0287		\$50	\$0	\$50
0288	CURUBANDE	\$50	\$0	\$50
Total 0288		\$50	\$0	\$50
0290	PUERTO HUMO DE NICOYA	\$86	\$0	\$86
Total 0290		\$86	\$0	\$86
0291	COROZAL DE NANDAYURE	\$218	\$0	\$218
Total 0291		\$218	\$0	\$218
292	CARMEN DE BIOLLEY	\$129	\$0	\$129
Total 292		\$129	\$0	\$129
0293	LA GLORIA Puriscal	\$213	\$0	\$213
Total 0293		\$213	\$0	\$213
0294	VILLA BRICEÑO	\$66	\$0	\$66
Total 0294		\$66	\$0	\$66
0295	LA PALMA DE JIMENEZ DO	\$148	\$0	\$148
0295	Palmar Norte D2 LA PALMA	\$61	\$0	\$61
Total 0295		\$209	\$0	\$209
0296	SABANILLA Coto Brus	\$78	\$0	\$78
Total 0296		\$78	\$0	\$78
0297	LLANO GRANDE aeropuerto D.O.Q.	\$227	\$0	\$227
0297	LLANO GRANDE aeropuerto D.O.Q.	\$45	\$0	\$45
Total 0297		\$272	\$0	\$272

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISION REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO S	
0298	LA VEGA de S. Carlos	\$229	\$0	\$229
Total 0298		\$229	\$0	\$229
0299	LIMONAL ABANG IMAP anillo 1	\$41	\$0	\$41
0299	LIMONAL DE ABANGARES	\$167	\$0	\$167
Total 0299		\$208	\$0	\$208
0302	HUACAS Hojancha	\$220	\$0	\$220
Total 0302		\$220	\$0	\$220
0303	VENADO	\$101	\$0	\$101
Total 0303		\$101	\$0	\$101
0306	SABANILLAS DE ACOSTA	\$100	\$0	\$100
Total 0306		\$100	\$0	\$100
0307	MUELLE SAN CARLOS	\$345	\$0	\$345
Total 0307		\$345	\$0	\$345
0308	FARO ESCONDIDO	\$0	\$0	\$0
Total 0308		\$0	\$0	\$0
0311	JAVILLOS	\$50	\$0	\$50
Total 0311		\$50	\$0	\$50
0312	LA SUERTE	\$54	\$0	\$54
Total 0312		\$54	\$0	\$54
0313	TAYUTIC DE TURRIALBA	\$74	\$0	\$74
Total 0313		\$74	\$0	\$74
0314	CONTE de Goffio	\$204	\$0	\$204
Total 0314		\$204	\$0	\$204
0315	SAN GERARDO de RIVAS	\$76	\$0	\$76
Total 0315		\$76	\$0	\$76
0319	GUACIMAL DE PUNTARENAS	\$139	\$0	\$139
Total 0319		\$139	\$0	\$139
0321	OJOCHAL DO	\$192	\$0	\$192
Total 0321		\$192	\$0	\$192
0323	TRES EQUIS de Turrialba	\$273	\$0	\$273
Total 0323		\$273	\$0	\$273
0324	MANZANILLO	\$112	\$0	\$112
Total 0324		\$112	\$0	\$112
0325	LLORONA de Aguirre	\$92	\$0	\$92
Total 0325		\$92	\$0	\$92
326	ASERRI D.13. Salitillos	\$42	\$0	\$42
Total 326		\$42	\$0	\$42
337	BELLA LUZ DE LA VACA	\$32	\$0	\$32
Total 337		\$32	\$0	\$32
0337	Ciud NeilBellaLuz de la VacaDO	\$52	\$0	\$52
Total 0337		\$52	\$0	\$52
338	BETANIA	\$23	\$0	\$23
Total 338		\$23	\$0	\$23
0350	CERRO ADAMS	\$1.548	\$439	\$1.987
Total 0350		\$1.548	\$439	\$1.987
0351	CERRO ALCRANES	\$466	\$138	\$603
Total 0351		\$466	\$138	\$603
0352	CERRO BUENA VISTA	\$1.961	\$475	\$2.435
Total 0352		\$1.961	\$475	\$2.435
0353	CERRO CAÑAS DULCES	\$999	\$439	\$1.438
Total 0353		\$999	\$439	\$1.438
354	CEDRAL	\$557	\$567	\$1.124

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISION REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPOS	
Total 354		\$557	\$567	\$1.124
0355	CERRO CHIQUEROS	\$659	\$0	\$659
Total 0355		\$659	\$0	\$659
0356	CERRO CHIRIPA	\$276	\$1.331	\$1.607
Total 0356		\$276	\$1.331	\$1.607
0358	CERRO FILA MORA	\$658	\$439	\$1.097
Total 0358		\$658	\$439	\$1.097
0359	CERRO GALLO	\$2.137	\$373	\$2.509
Total 0359		\$2.137	\$373	\$2.509
0360	CERRO GARRON	\$880	\$0	\$880
0360	COLORADO SUR	\$54	\$0	\$54
Total 0360		\$934	\$0	\$934
0361	LA GARITA de LA CRUZ	\$73	\$0	\$73
Total 0361		\$73	\$0	\$73
0362	CERRO GUARIA	\$339	\$92	\$431
Total 0362		\$339	\$92	\$431
0363	CERRO GUARDIAN	\$353	\$403	\$756
Total 0363		\$353	\$403	\$756
0364	CERRO LAS DELICIAS	\$54	\$0	\$54
Total 0364		\$54	\$0	\$54
0365	CERRO MADRIGAL	\$343	\$0	\$343
Total 0365		\$343	\$0	\$343
366	ASERRI D.11, Jericó	\$44	\$0	\$44
Total 366		\$44	\$0	\$44
0367	CERRO MONTERREY	\$1.664	\$307	\$1.970
Total 0367		\$1.664	\$307	\$1.970
0368	CERRO POTAL	\$384	\$252	\$637
Total 0368		\$384	\$252	\$637
0369	CERRO SAN JOSE	\$1.418	\$46	\$1.464
Total 0369		\$1.418	\$46	\$1.464
0370	CERRO LOS INDIOS	\$37	\$0	\$37
0370	SANTA RICA	\$838	\$475	\$1.313
Total 0370		\$875	\$475	\$1.350
0372	CERRO VISTA AL MAR	\$771	\$547	\$1.318
0372	CERRO WATSI	\$822	\$439	\$1.261
Total 0372		\$1.593	\$986	\$2.579
0375	COLIMA	\$459	\$4.196	\$4.655
Total 0375		\$459	\$4.196	\$4.655
0376	COLINAS	\$104	\$0	\$104
Total 0376		\$104	\$0	\$104
0379	FATIMA	\$111	\$0	\$111
Total 0379		\$111	\$0	\$111
0381	GUATUSO	\$832	\$951	\$1.783
Total 0381		\$832	\$951	\$1.783
0384	INTEL	\$63	\$0	\$63
Total 0384		\$63	\$0	\$63
0385	LA GLORIA DE AGUAS ZARCAS	\$50	\$0	\$50
Total 0385		\$50	\$0	\$50
0387	LOS LLANOS	\$32	\$0	\$32
Total 0387		\$32	\$0	\$32
0388	PLATANILLO	\$32	\$0	\$32
Total 0388		\$32	\$0	\$32

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISIÓN REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPOS	
0389	PUNTA CACIQUE	\$153	\$0	\$153
Total 0389		\$153	\$0	\$153
0390	PUNTA MORALES DE CHOMES	\$60	\$0	\$60
Total 0390		\$60	\$0	\$60
0392	RIO CELESTE	\$50	\$0	\$50
Total 0392		\$50	\$0	\$50
0393	OFICENTRO SABANA	\$169	\$0	\$169
Total 0393		\$169	\$0	\$169
0395	SAN GERARDO DE DOTA	\$132	\$0	\$132
Total 0395		\$132	\$0	\$132
0396	CERRO SAVEGRE	\$384	\$0	\$384
Total 0396		\$384	\$0	\$384
0397	TARBACA	\$7.190	\$10	\$7.200
Total 0397		\$7.190	\$10	\$7.200
0398	CERRO IRAZU	\$607	\$0	\$607
Total 0398		\$607	\$0	\$607
0400	ZAPOTE	\$275	\$0	\$275
Total 0400		\$275	\$0	\$275
0414	CERRO ARREPENTIDOS	\$220	\$0	\$220
Total 0414		\$220	\$0	\$220
0416	CERRO CAMPANA	\$105	\$0	\$105
Total 0416		\$105	\$0	\$105
0418	CERRO ESCALERAS	\$372	\$284	\$656
Total 0418		\$372	\$284	\$656
0420	LAS BRISAS	\$466	\$0	\$466
0420	LAS BRISAS	\$428	\$0	\$428
Total 0420		\$894	\$0	\$894
0423	CERRO SAN MIGUEL DE BARRANCA	\$670	\$92	\$761
Total 0423		\$670	\$92	\$761
0424	CERRO TITAN	\$428	\$92	\$520
Total 0424		\$428	\$92	\$520
0428	COLONIA LIBERTAD	\$4	\$0	\$4
Total 0428		\$4	\$0	\$4
0430	LAS PALMITAS Sierpe	\$110	\$0	\$110
0430	SIERPE de Osa	\$140	\$0	\$140
Total 0430		\$250	\$0	\$250
0432	TORRES DEL CAMPO	\$148	\$0	\$148
0432	ULTRAPARK	\$203	\$0	\$203
0432	URUGA CNFL-MATRA	\$269	\$0	\$269
Total 0432		\$619	\$0	\$619
0454	EL DOS	\$32	\$0	\$32
Total 0454		\$32	\$0	\$32
0458	TENORIO	\$8	\$0	\$8
Total 0458		\$8	\$0	\$8
469	Bananito Sur	\$13	\$0	\$13
Total 469		\$13	\$0	\$13
0481	LA ESPERANZA PEREZ ZELEDON	\$104	\$0	\$104
Total 0481		\$104	\$0	\$104
0482	OFICENTRO LA VIRGEN	\$86	\$0	\$86
Total 0482		\$86	\$0	\$86
0531	NANDAYURE	\$7	\$0	\$7
Total 0531		\$7	\$0	\$7

DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISIÓN REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO \$	
0532	VILLA COLÓN Osa	\$92	\$0	\$92
Total 0532		\$92	\$0	\$92
0539	HOTEL ALEGRO PAPAGAYO	\$32	\$0	\$32
0539	PAPAGAYO	\$86	\$0	\$86
0539	PROYECTO PAPAGAYO	\$32	\$0	\$32
Total 0539		\$150	\$0	\$150
0540	OFICENTRO JOISSAAR	\$120	\$0	\$120
Total 0540		\$120	\$0	\$120
0542	PILAS	\$4	\$0	\$4
Total 0542		\$4	\$0	\$4
0548	Plaza El Roble	\$882	\$0	\$882
0548	Plaza El Roble	\$272	\$0	\$272
Total 0548		\$1.154	\$0	\$1.154
0551	P.H.TORO	\$50	\$0	\$50
Total 0551		\$50	\$0	\$50
0554	RANCHO QUEMADO	\$4	\$0	\$4
Total 0554		\$4	\$0	\$4
0564	SAN ANTONIO TULIN	\$50	\$0	\$50
Total 0564		\$50	\$0	\$50
0566	SAN VICENTE DE RIO CUARTO	\$4	\$0	\$4
Total 0566		\$4	\$0	\$4
0588	PUNTA ISLITA	\$50	\$0	\$50
Total 0588		\$50	\$0	\$50
0589	SAN JUAN DE CHICUA	\$31	\$0	\$31
Total 0589		\$31	\$0	\$31
0592	PAVONES DE GOLFITO	\$90	\$0	\$90
Total 0592		\$90	\$0	\$90
0593	PITAL D1 Veracruz	\$44	\$0	\$44
Total 0593		\$44	\$0	\$44
0611	TUIS de TURRIALBA	\$97	\$0	\$97
Total 0611		\$97	\$0	\$97
0612	CIUDAD CARMONA D2 S.Pablo	\$59	\$0	\$59
Total 0612		\$59	\$0	\$59
0615	PARQUE SANTA ROSA	\$50	\$0	\$50
Total 0615		\$50	\$0	\$50
0626	MONTEZUMA	\$4	\$0	\$4
Total 0626		\$4	\$0	\$4
0634	CIUDAD NEILLY D03 Abrojo	\$61	\$4	\$65
Total 0634		\$61	\$4	\$65
0639	PURISCAL D12 Grifo Alto	\$52	\$0	\$52
Total 0639		\$52	\$0	\$52
0673	GUADALUPE CORTE	\$86	\$0	\$86
Total 0673		\$86	\$0	\$86
0694	RIO FRIO D2 Horquetas	\$44	\$0	\$44
Total 0694		\$44	\$0	\$44
0710	GOLFITO D6 La Mona	\$67	\$0	\$67
Total 0710		\$67	\$0	\$67
0713	FILADELFIA D1 Los Jocoles CO123	\$42	\$0	\$42
Total 0713		\$42	\$0	\$42
0723	RIO CUARTO DE GRECIA	\$92	\$0	\$92
Total 0723		\$92	\$0	\$92
0724	CUATRO ESQUINAS Carari	\$0	\$0	\$0



DIVISION DE REDES Y SISTEMAS POLIZA U- 500 PERIODO 2009-2010		DIVISION REDES Y SISTEMAS (TOTALES)		TOTAL GENERAL
N° LOCALIDAD	NOMBRE LOCALIDAD	COSTO EQUIPO Y OBRA CIVIL	COSTO MOBILIARIO Y EQUIPO \$	
Total 0724		\$0	\$0	\$0
0731	Humo Peñibaya	\$0	\$0	\$0
Total 0731		\$0	\$0	\$0
0732	PLAYA HERMOSA D01Playa Panamá	\$42	\$0	\$42
Total 0732		\$42	\$0	\$42
0743	GUAJARAL	\$104	\$0	\$104
Total 0743		\$104	\$0	\$104
0748	SAN ISIDRO GNL Peje Volcán BA	\$21	\$0	\$21
Total 0748		\$21	\$0	\$21
0767	PITAL D2 Las Delicias	\$44	\$0	\$44
Total 0767		\$44	\$0	\$44
1433	CERRO TAJO	\$122	\$0	\$122
Total 1433		\$122	\$0	\$122
Total general		\$686.944	\$142.489	\$829.433

**DIVISION DE SERVICIOS  
VALORES A ASEGURAR  
RADIOBASES**

(Montos en Miles de Dólares)

Localidades	TOTAL EQUIPO MILES DE \$	Ubicación Geográfica
(27) Veintisiete de Abril de Santa Cruz	318,12	Carretera a Tamarindo, en el cruce Tamarindo-
Llano Grande de Liberia (Aeropuerto)	146,27	Daniel Oduber. De la sede de la Universidad de
Aeropuerto Juan Santa María	31,93	Introducida instalada en el edificio del
Alajuela	828,45	Central ICE en Alajuela, en la Tercera Alajuela,
Aserri	720,65	diagonal al Mall Intersección 100 m SO y 80 m S del parque de Aserri, Central ICE.
Bagaces	542,10	Central ICE en Bagaces, 100 m N de la Municipalidad.
Barrio San José de Alajuela	1.447,39	Barrio San José de Alajuela, 250 m N de la Iglesia
Belén de Carrillo	572,78	De la esquina NE del parque con ma y 50 m N Central ICE.
Bellavista de San José	1.203,25	100 m E y 25 N del Museo Nacional.
Bijagua de Upala	294,49	De Río Naranjo, 2 Km. al N, entrada a mano derecha, cuesta Los Pichardos. Ubicada en un Loma antes de llegar a Bijagua.
Cañas	630,52	De la esquina NE de la Iglesia, 100 m S, 100 m O y 50 m S. Central ICE de Cañas.
Cañón del Guarco	545,06	Frente a la iglesia de Cañón, carretera a Pérez Zeledón, después del Empalme.
Cartago	1.509,70	Central ICE en Cartago Centro, frente a plaza de deportes y diagonal al colegio San Luis Gonzaga. De las ruinas en el centro de Cartago 350 O.
Cerro Abejónal	422,14	Ubicada en Cerro Abejónal en la Zona de los Santos.
Cerro Cañas Dulces	502,00	Cerro Cañas Dulces, carretera Liberia-Peñas Blancas, 1,2 Km. antes de la entrada a Cañas Dulces, doblar al E, seguir 8,4 Km. y 3km N.
Cerro Madrigal	460,95	Ubicada en Cerro Madrigal, 15 km S de Camona, Nandayure.
Cerro Potal de Nandayure	538,65	Camino Playa Carrillo-Bejuco, se entra por Zapotal de Nandayure, 1,6 km SO del centro de Zapotal se llega un cruce, doblar al S y seguir 14 km hasta llegar a la localidad de San Pedro, después se desvía 4 km S.
Cerro San José	440,78	Ubicada en Cerro San José, estación repetidora del ICE. Se llega por Tilarán, por le cementerio, ahí se llega a San José y seguir 2,5 Km. hasta el Cerro.
Cerro Santa Rita	568,78	De Zapotal de Nandayure, 1,2 Km. N y 2,2 Km. E del centro de Zapotal.
Cerro Vista al Mar	578,82	Cerro Vista al Mar, 15 Km. S de Arado en Santa Cruz. En Arado, seguir 1,3 Km. del centro hasta llegar a un cruce, doblar al SO y seguir hasta el Cerro.
Chomes de Puntarenas	621,92	Central ICE en Chomes Centro, costado E de la plaza de deportes
Cinco Esquinas de Tibás	589,77	Cruce de 5 esquinas de Tibás.
Ciudad Colón de Mora	544,89	De la iglesia de Ciudad Colón 100 N y 100 O en Central del ICE.

Cócano de Puntarenas	428,86	Del colegio Técnico profesional de Cóbano 400 m E, contiguo a la Agencia del ICE, central telefónica, carretera a Montezuma.
Colima de Tibás	878,76	ICE Colima en Tibás.
Colorado de Abangares	381,66	Carretera al Puente del Rio Tempisque, del cruce de Limonal, 11 Km. hasta llegar a Monte Potrero, 5km S hasta llegar a Colorado, Central ICE, 150 m antes de la escuela, doblar al O.
Concepción de Tres Ríos	418,82	De la iglesia católica de Concepción de Tres Ríos 100 m NE, contiguo a la Delegación de la Guardia Rural.
Copey de Tibás	954,59	De la Shell en la Uruca 150 m O contiguo al Consejo de seguridad Vial
Cuajiniquí de La Cruz	294,49	Del puesto de control de la Policía de carretera La Cruz, 8 Km. O y 500 m S en Central ICE en Cuajiniquí.
Curridabat	1.662,52	Central ICE, donde inicia carretera Florencio del Castillo hacia Cartago, calle paralela, a 500 m E.
Desamparados	1.270,64	De la Iglesia de Desamparados centro costado S, 200 m E, 100 m N y 25 m O en la Agencia del ICE en Desamparados, frente a la plaza de deportes en Gravilias.
Cerro Diria	294,49	Ubicada en Cerro Diria, carretera Santa Cruz-Nicoya, a 10 Km. de Santa Cruz.
Edificio 2 X 1	1.410,67	Frente al ICE 2X1 en Sabana, a la par de Pollo Campero o 75 m E del Gimnasio Municipal en la Sabana.
El Alto de Guadalupe	949,76	Central ICE Alto Guadalupe, carretera hacia Coronado o 200 m E del Colegio Madre del Divino Pastor.
El Coco de Alajuela	1.297,53	Del cementerio de San pablo de León Cortes 480 m al S, entrando por portón rojo de Hierro a 100 m.
El Balar de San Pablo de León Cortés	519,74	Subestación ICE El Coco, carretera hacia Puntarenas, 2 km del aeropuerto Juan Santamaría.
El Prado de Curridabat	1.399,81	Diagonal a Centro Comercial Plaza Del Sol, conocida como el Prado. Contiguo a Centro Comercial El Prado costado NO/ ó costado SE del Centro Comercial Girasol
Lourdes de Abangares	428,86	De la entrada a Chomes en San Gerardo, sobre carretera interamericana, 5,3 Km., antes del puente del Rio Lagarto.
Santa Bárbara de Santa Cruz	294,49	De la entrada a Santa Bárbara 100 m N y 250 m O, diagonal a la plaza de deportes.
El Silencio de Tilarán	680,40	Cerro Silencio, 5,6 km E de la plaza de deportes en Tilarán, carretera a la localidad de Silencio.
Escazú	963,79	250 m O del cruce de San Rafael de Escazú
Escazú II	562,74	Escazú centro, 800 m al S del Cruce en San Rafael.
Filadelfia de Carrillo	559,66	Contiguo a la Cruz Roja en Filadelfia. Central ICE.
Pozos de Santa Ana	533,40	350 m N de la Iglesia de Pozos en Santa Ana.
Garza	294,49	Garza Centro, 100 m O de la plaza de deportes.
Guardia de Liberia	455,15	Central ICE, 300 m al S del parque de Guardia sobre la carretera a Santa Cruz.
Plaza Gonzalez Lahamann	952,55	150 metros éste Kentucky F. Chicken Los Yoses contiguo al restaurante Bagelmens.
Hatillo	532,39	Central ICE en Hatillo 1, contiguo al centro educativo Pacifica Fernández.

Heredía	841,35	Central ICE en Heredia Centro, 200 m E y 150 N del parque o 100 m N del Banco Popular.
Hojancha	500,39	De la Clínica del Seguro Social de Hojancha, 50 m N y 25 m E ó 100 m N de la iglesia.
Hospital San Juan de Dios	1.351,23	Costado N del Hospital San Juan de Dios, instalado en Edificio.
INA - La Uruca	1.544,01	INA La Uruca, del Canal 6 Reprefel kilometro y medio hacia el NE, frente al Parque Nacional de Diversiones.
INCAE de Alajuela	536,17	Dentro de las instalaciones del INCAE, en la Garita de Alajuela, del Barrio San José de Alajuela, 4 km al O.
Intel	1.003,02	Frente a las instalaciones de Intel.
Ipís de Goicoechea	636,95	Del cruce de Coronado e Ipís, 670 m E, 200 S y 200 E.
Jicaral de Puntarenas	294,49	Central ICE en Jicaral Centro, 250 m E de la iglesia de Jicaral.
Jose María Zeledón	635,41	200 m S del Centro Comercial Plaza Cristal.
La Cruz de Guanacaste	568,78	Del costado NE del Parque 150 m N, 300 m NO, 50 m N y 100 m NO, llegas a la central ICE ó costado NE del Cementerio.
La Fortuna de San Carlos	661,52	Central ICE, 200 m E del costado S del parque de la Fortuna.
La Maravilla de Alajuela	953,56	Central ICE, 400 m N de los Tribunales de Justicia en Alajuela.
La Paulina - Sabanilla	1.091,71	Dentro de las instalaciones de la Universidad Nacional Estatal a Distancia.
La Sabana de San José (La Salle)	281,73	50 m O y 50 m S del Colegio la Salle en Sabana.
La Torre de Tres Ríos	294,44	Costado N del Centro Comercial Tres Ríos
La Uruca	877,09	De la Pozuelo 100 m O en las instalaciones de la Fuerza y Luz frente a Fort en la Uruca.
La Valencia de Heredia	1.157,81	Del cruce de la Valencia, carretera a Heredia, 700 m E, al SE queda el sitio.
Las Juntas de Abangares	630,12	250 m N, 400 m E y 580 m N del cementerio de las Juntas, se llega a un cruce y doblar a mano derecha y seguir 600 m.
Liberia	743,54	Central ICE Liberia, frente a la iglesia.
Limonal de Abangares Guanacaste	455,15	Del puente sobre el Río Abangares, siguiendo la carretera Interamericana, 1,2 Km., antes de llegar al cruce para ir al puente del Río Tempisque.
Los Ángeles de San José	1.516,75	A la par de las paradas de Puntarenas.
Los Chiles	501,70	Del costado N de la iglesia de los Chiles, 350 m NO y 300 m N, Central ICE.
Los Héroes de Tilarán	419,54	Carretera Nuevo Arenal-La Fortuna, finca los Pilatos, por el Hotel Los Héroes, a 12 km de Nuevo Arenal.
Mal Pais de Cóbano Puntarenas	294,49	Ubicada en una loma antes de llegar a Mal País, a mano derecha. Del cruce de Mal País y Santa teresa, 500 m O, contiguo al restaurante Solo Bueno, entrada a mano derecha 600 m E.
Mercedes Sur de Heredia	1.473,74	Del Liceo Samuel Sáenz, 200 m S, 600 O (carretera hacia San Joaquín) y 400 m N.
Miraflores de Guadalupe	793,07	Frente al Yermas en Guadalupe, antigua rotonda Gallito.
Miravalles -Proyecto Hidroeléctrico	583,71	Cercanías del proyecto Geotérmico Miravalles, 4,2 km SE del Cementerio de Guayabo, carretera a la Fortuna, 4 km N de la Fortuna, Cerro los Caballos.
Montelimar	1.136,26	Almacén Montelimar ICE, 100 m N y 150 m al O de los Tribunales de Guadalupe.

Montenegro de Bagaces	294,49	Carretera interamericana, de la entrada principal de Montenegro de Bagaces, 100 m S.
Monterrey de San Carlos	490,61	Central ICE en Monterrey Centro, detrás del parque.
Monteverde de San Carlos	441,82	Por el redondel de Santa Elena, ruta a Monteverde Empresa y Parque, a 1 km del centro de Santa Elena.
Montezuma de Cóbano	381,66	Del Centro de Cóbano, 5,5 Km. sobre carretera hacia Montezuma, a mano derecha.
Nicoya	637,89	En la Agencia del ICE de Nicoya. 100 m N de la iglesia.
Nosara de Nicoya	294,49	Del costado O de la plaza de deportes en Nosara, 250 m O, 1,2 Km. S y 1,5 Km. O, Central ICE, ruta a Playa Pelada, Punta Nosara y Playa Guiones.
Ochomogo de Cartago	376,25	Carretera a Cartago, 1km antes de llegar a los tanques de Recoge, en Ochomogo, detrás de Carnes y Embutidos Don Luis.
Palmital	284,44	Sobre carretera interamericana ruta 2, Km. # 40, Casa Mata, 900 m SE del Cruce hacia San Cristóbal N, Carretera a Pérez Zeledón.
Paraiso de Santa Cruz	294,49	700 m S del centro o la plaza de deportes en Paraíso de Santa Cruz, camino a Playa Junquillal.
Paquera	448,39	Paquera Centro, del supermercado Mi Mega Súper, 25 m O a mano izquierda portón diagonal a la central telefónica ICE, detrás del Cementerio
Paseo Colón	752,10	Central ICE Paseo Colon, 200 m N y 200 E de la Toyota o 300 m O de la funeraria del Magisterio.
Peñas Blancas de La Cruz	626,14	Del puesto de control en Las vueltas 1,8 Km. hacia Peñas Blancas doblar al SE subiendo hasta el sitio 300 m o 1,3 Km. antes del puente del río Cabalceta.
Pijije de Bagaces	294,49	Sobre carretera a Liberia, 50 m S de la entrada a Pijije, carretera a Reserva Biológica Barbudal.
Playa Samara	505,38	Central ICE en Samara, carretera a Playa Carrillo, 3,8 Km. O del centro de Samara.
Playa Tambor	505,38	Repetidor Tajo Tambor, del Hotel los Delfines 1,1 Km. al N portón a mano izquierdo 700 m al O.
Plaza González Víquez	942,97	Central ICE en Hatillo 1, contiguo al centro educativo Pacífica Fernández.
Punta Cacique Sardinal de Carrillo	611,33	Del cruce de Playas del Coco, 3,5 Km. N hacia Playa Hermosa, después 650 m O.
RACSA	614,26	Frente al edificio Numar Ave 5, Calle 1.
Rincón Grande de Pavas	886,80	ICE Rincón Grande. carretera hacia Pavas del Liceo de Pavas 1,2 km al O frente al plantel de autobuses de Pavas.
Rohrmoser	905,14	Del costado NO de la Escuela Carlos Sanabria en Pavas, 100 m O, 50 m N y 25 m O, cerca del canal 23.
Sabana (Edificio Central)	2.452,10	350 m E del Colegio La Salle.
San Antonio de Belén	724,90	400 m N y 150 O de la Iglesia Católica de San Antonio de Belén, frente al Saint Margareth School.
San Antonio de Nicoya	318,12	En el centro de San Antonio de Nicoya diagonal a la plaza de Deportes.
San Diego de Tres Rios	683,54	450 m O de la plaza de deportes en San Diego, paralela a la carretera hacia Cartago.
San Francisco de Calle Blancos	915,39	500 m O del Centro Comercial Guadalupe.

San Ignacio de Acosta	284,44	Central ICE, 100 m E de la iglesia de Acosta o 100 m antes de llegar a la iglesia.
San Isidro de Coronado	760,60	De la esquina Sur Oeste del Parque, 50 metros al sur.
San Joaquín de Flores de Heredia	792,04	De la iglesia de San Joaquín de Flores, esquina SE 50 m al O (contiguo a plaza de deportes ) Central ICE.
San José	12.263,06	Costado Noreste de la Catedral Metropolitana, sobre avenida 2da., calle 1era.
San Jose de Upala	294,49	De la Iglesia 100 m O y 50 m S.
San José Norte (Central Norte)	1.321,53	Central del ICE en Llorente de Tibas, Barrio Apolo.
San José Sur (Central Sur)	740,67	Contiguo a la Guacamaya de Paso Ancho.
San Luis de Santo Domingo de Heredia	562,74	Del cruce de San Luis 400 E y 25 S a mano derecha, frente a la iglesia en San Luis de Santo Domingo.
San Pedro	2.573,31	Azotea del Edificio Central en San Pedro ubicada 50 m S de la Rotonda La Hispanidad de San Pedro de Montes de Oca.
San Rafael de Guatuso	641,66	De la delegación de la Fuerza Pública 50 m E, Central ICE.
San Josecito de San Rafael de Heredia	418,82	Del automercado de Heredia, carretera a Barva 600 m al NE llega a un cruce, a mano izquierda 600 m al SO y 100 m NO a mano derecha.costado NO del Cementerio en San Rafael.
San Sebastián de San José	281,73	De la plaza de San Sebastián 50 m S, 200 m O , luego del jardín de niños San Sebastián 50 m S y 100 m SO.
San Vicente	693,63	300 m O y 150 S de la Municipalidad de San Pedro.
Santa Ana de San José	656,42	Estación ICE 100 m N del restaurante TXMX en Santa Ana Centro.
Santa Barbara de Heredia	562,74	200 m N y 100 O de la iglesia de Santa Bárbara, Central ICE..
Santa Cruz de Guanacaste	387,44	Central ICE en Santa Cruz, 650 m S de la entrada principal a Santa Cruz.
Santa María de Dota	553,41	Central ICE en el centro de Santa María de Dota.
Santa Rita de Río IV de Grecia	621,92	400 m O del cementerio de Santa Rita en Río Cuarto, Central de Santa Rita.
Santa Rosa de Pocosol	294,49	costado S del Banco Nacional.
Santo Domingo de Heredia	41,51	Del Parque de Santo Domingo esquina O, 300 m NO, 100 m SE y 25 m NO
Tamarindo de Santa Cruz	381,66	Ubicada en un Cerro cerca de Tamarindo, sitio ICE, en Playa Tamarindo, conocido como Repetidor Tamarindo.
San Nicolas de Cartago	562,74	En el cruce de Taras y la Lima, carretera hacia Cartago, bajando Ochomogo, policía de Transito.
Tempisque de Guanacaste	528,67	Contiguo al Puente del Río Tempisque, carretera a Nicoya.
Tierras Morenas	294,49	Sobre carretera, 1 Km. antes de llegar a Tierras Morenas.
Tilarán	511,47	Central ICE en Tilarán, 100 m N y 100 O de la iglesia de Tilarán.
Tempate	556,79	Ubicada en Cerro Tempate, cerca de Brasilito.
La Torre de Tres Ríos	294,78	Costado N del centro comercial Tres Ríos
Upala	583,06	Central ICE, 900 m NE del parque de Upala, camino a El Carmen.
Venado	294,49	50 m N de la pulpería Linda Vista, en Linda Vista de Venado, San Carlos.

Villas Cariari	777,11	500 m SE del Hotel Herradura, Central ICE, carretera paralela a la General Cañas, hacia San José Centro.
Zapote de San José	1.171,11	En la rotonda de Zapote
<b>TOTALES</b>	<b>100.643</b>	

**DIVISION DE SERVICIOS  
VALORES A ASEGURAR  
RADIOBASES**

(Montos en Miles de Dólares)

Localidades	TOTAL EQUIPO	Ubicación Geográfica
Aguas Zarcas de San Carlos	460,82	50 m S de la agencia del B.C.R. en Aguas Zarcas.
Alajuela	1.095,90	Central ICE en Alajuela, en la radial Alajuela, diagonal al Mall Internacional
Atenas	552,49	Centro de Atenas diagonal a la subestación central del ICE.
Bananito de Limón	444,65	Contiguo al Hotel Colon Caribe, carretera a Cahuita.
Barrio San José de Alajuela	967,34	Barrio San José de Alajuela, 250 m N de la iglesia.
Bataán	412,90	3 km E y 1,2 km N de la entrada de Bataán, en Central ICE.
Bellavista de San José	1.701,07	100 m E y 25 N del Museo Nacional.
Guápiles Estadio	925,36	Esta celda se pasó al centro de Guápiles, a un costado del Estadio.
Cahuita	971,33	Central ICE Cahuita Centro, 50 m O del puesto de la Fuerza Pública.
Caldera de Puntarenas	796,75	Caldera, ubicada en un alto, carretera a Salinas, del cruce Caldera-Orotina 400 m hacia Salinas.
Colonia Cariari de Guápiles	617,93	Central ICE en Cariari, diagonal a la plaza de deportes.
Cartago	847,47	Central ICE en Cartago Centro, frente a plaza de deportes y diagonal al colegio San Luis Gonzaga. De las ruinas en el centro de Cartago 350 O.
Pitahaya de Cartago	535,78	950 mts al Sur del Colegio San Luis Gonzaga, en Cartago Centro.
La Soledad - San José (CCSS)	773,86	Del costado SE de la Casa del Tornillo en paseo los estudiantes, 50 m E
Celda Móvil Lucent	828,06	Carretera a Rivas, Central ICE, 400 m después del puente del Río Jilguero, doblar a la izquierda, seguir 3,8 Km. N hacia Rivas, al llegar a una plaza de deportes, 500 m E y 400 m S.
Cerro Adams	252,70	Cerro Adams Central ICE, Hindú kilómetro 3, antes de llegar a la localidad de Laguan, en la plaza de deportes, doblas al E 8,5 Km. subiendo.
Cerro Alacranes	481,80	Cerro Alacranes Quepos, entrar al Hotel California camino a Manuel Antonio.
Cerro Buena Vista	32,91	Cerro Buena Vista, carretera a Pérez Zeledón, en el Cerro de la Muerte.
Cerro Cedral de San Carlos	1.067,58	Cerro Cedral, 4km N de Ciudad Quesada carretera a la Fortuna.
Cerro Chiqueros	1.168,12	De la entrada al Hotel Bahía Caletas 500 hacia el hotel, antes de llegar a Herradura.
Cerro Espíritu Santo	828,86	Cerro Espíritu Santo, antiguo mirador del ICT, del Supermercado Las Américas 2 Km. O, entrada a mano izquierda 200 m S y 1,5 Km. O
Cerro Gallo	1.558,99	Cerro Gallo, 6 Km. al S de la escuela San Rafael, entrada a mano izquierda.
Cerro Garrón	436,27	Del colegio de Limón 500 metros al norte
Cerro Gurdían	444,23	Ubicada en Cerro Gurdían, carretera al Volcán Irazú.
Volcán Irazú	484,61	En las torres de Transmisión en el Volcán Irazú.
Cerro Las Brisas	32,91	Cerro Las Brisas



Cerro Loma Sierpe	635,44	Cerro Loma Sierpe, en Roxana de Guápiles.
Cerro Monterrey	1 200,29	Cerro Monterrey, Central ICE.
Cerro San Miguel	111,63	Palmira Centro, carretera Cañas-Upala, entrada a 1,2 Km. después del Río Conbici en Cañas, seguir 11 Km. N y se llega a la entrada de Palmira, seguir 2 Km. E, frente al cementerio.
Cerro Santa Rita	310,63	De Zapotal de Nandayure, 1,2 Km. N y 2,2 Km. E del centro de Zapotal.
Cerro Uatsí	449,23	Cerro Uatsí, Central ICE.
Cinco Esquinas de Tibás	1.118,99	Cruce de 5 esquinas de Tibás.
Ciudad Colón de Mora	444,23	De la iglesia de Ciudad Colón 100 N y 100 O en Central del ICE.
Ciudad Neilly	1.036,74	Agencia ICE en Ciudad Neilly, 300 m N y 250 m E del costado NE del parque.
Ciudad Quesada	1.348,07	Agencia ICE Ciudad Quesada, 200 m S y 50 m O de la Iglesia.
Colima de Tibás	482,83	ICE Colima en Tibás.
Curridabat	1.392,70	Central ICE, donde inicia carretera Florencio del Castillo hacia Cartago, calle paralela, a 500 m E.
Desamparados	1.048,67	De la Iglesia de Desamparados centro costado S, 200 m E, 100 m N y 25 m O en la Agencia del ICE en Desamparados, frente a la plaza de deportes en Gravillas.
Edificio 2 X 1	1.257,98	Frente al ICE 2X1 en Sabana, a la par de Poilo Campero o 75 m E del Gimnasio Municipal en la Sabana.
El Alto de Guadalupe	1.568,40	150 metros al este del colegio Divina Pastora, carretera a Ipis
El Coco de Alajuela	547,29	Subestación ICE EL COCO, carretera hacia Puntarenas, 2 km del aeropuerto Juan Santamaría.
El Espejo de Siquirres	412,90	Pacuarito, Cerro Alto Mirador en Siquirres, proyecto ICE.
El Prado de Curridabat	2.056,02	Diagonal a Centro Comercial Plaza Del Sol, conocida como el Prado. Contiguo a Centro Comercial El Prado costado NO/ ó costado SE del Centro Comercial Girasol
Escazú	858,76	Escazú centro, 800 m al S del Cruce en San Rafael.
Esparza	464,59	De la Iglesia Católica de Esparza 350 m NE, contiguo al Banco Nacional, Central Telefónica.
Cerro Espiritu Santo	133,17	Cerro Espiritu Santo, antiguo mirador del ICT, del Supermercado Las Américas 2 Km. O, entrada a mano izquierda 200 m S y 1,5 Km. O
Esterillos de Parrita	552,49	Antes de llegar a Erillos Oeste, de la entrada de Quebrada Amarilla, 6 Km. hacia Erillos.
Pozos de Santa Ana	894,43	350 m N de la iglesia de Pozos en Santa Ana.
Plaza González Lahmann	1.312,54	150 metros este Kentucky F. Chicken Los Yoses contiguo al restaurante Bagelmens.
Grecia	351,24	Central ICE Grecia, 200 m E y 150 m N de la iglesia de Grecia.
Guácimo de Pococí	445,82	Central ICE en Guácimo, de la entrada principal a Guácimo, 1 Km. siguiendo la carretera.
Guápiles	527,40	Frente al Estadio Ebal Rodríguez de Guápiles.
Hatillo	468,36	Central ICE en Hatillo 1, contiguo al centro educativo Pacífica Fernández.
Heredia	1 194,94	Central ICE en Heredia Centro, 200 m E y 150 m N del parque o 100 m N del Banco Popular.
Hospital San Juan de Dios	1.451,78	Costado N del Hospital San Juan de Dios, instalado en Edificio.

INA - La Uruca	1.949,31	INA La Uruca.
INCAE de Alajuela	555,32	Dentro de las instalaciones del INCAE, en la Garita de Alajuela, del Barrio San José de Alajuela, 4 km al O.
Intel	1.297,49	Frente a las instalaciones de Intel.
Ipís de Golcochea de Guadalupe	783,74	Del cruce de Coronado e Ipís, 670 m E, 200 S y 200 E.
Volcán Irazú	122,07	Torres de transmisión ubicadas en las cercanías del Volcán Irazú.
Jacó	1.010,05	Agencia del ICE en Jacó, frente a la municipalidad de Garabito.
La Bonita de Pérez Zeledón	476,58	Carretera a Rivas, Central ICE, 400 m después del puente del Río Jilguero, doblar a la izquierda, seguir 3,8 Km. N hacia Rivas, al llegar a una plaza de deportes, 500 m E y 400 m S.
La Cruz de Guanacaste	579,88	Del costado NE del Parque 150 m N, 300 m NO, 50 m N y 100 m NO, llegas a la central ICE ó costado NE del Cementerio.
La Fortuna de San Carlos	412,90	Central ICE, 200 m E del costado S del parque de la Fortuna.
La Garita de Alajuela	380,73	Contiguo a la escuela Ricardo Fernández Guardia ó costado O de la plaza de deportes de la Garita.
La Maravilla de Alajuela	283,54	Central ICE, 400 m N de los Tribunales de Justicia en Alajuela.
La Paulina - Sabanita	461,06	Dentro de las instalaciones de la Universidad Nacional Estatal a Distancia.
La Torre de Tres Ríos	1.850,24	costado N del centro comercial Tres Ríos
La Uruca	1.415,52	De la Pozuelo 100 m O en las instalaciones de la Fuerza y Luz frente a Fort en la Uruca
La Valencia de Heredia	1.437,25	Del cruce de la Valencia, carretera a Heredia, 700 m E, al SE queda el sitio
Liberia	484,58	Frente a la iglesia católica y el parque de Liberia, central ICE.
Cerro Loma Sierpe	280,67	Cerro Loma Sierpe, en Roxana de Guápiles.
Los Ángeles de San José	1.789,98	A la par de las paradas de Puntarenas.
Mercedes Sur de Heredia	1.775,26	Del Liceo Samuel Sáenz, 200 m S, 600 O ( carretera hacia San Joaquín) y 400 m N.
Miraflores de Guadalupe	2.897,16	Frente al Yemas en Guadalupe, antigua rotonda Gallito.
Miramar	552,49	costado O de la plaza de deportes de Miramar, detrás de la agencia del ICE o 75 m O del Banco Nacional.
Naranjo	783,74	Antes de llegar a Naranjo Centro, a mano derecha en el cruce hacia Sarchí.
Nuevo Arenal de Tilarán	329,22	Frente a Coopcompro R.L. en el centro de Nuevo Arenal.
Ochomogo de Cartago	1.637,97	Carretera a Cartago, 1km antes de llegar a los tanques de Recoge, en Ochomogo, detrás de Carnes y Embutidos Don Luis.
Orosí	552,49	100 m S de la Iglesia Católica de Orosí.
Orotina	799,35	500 m N del mercado de Orotina, Central ICE.
Moin	690,97	Central ICE, 900 m O del colegio Técnico de Limón, en Cerro Garrón.
Palmares	211,81	Contiguo al Estadio de Palmares, 200 m NE de la iglesia.
Palmar Norte	541,14	Ubicada en una loma, de la Cruz Roja, 75 m O y 2,6 Km. N.
Paraíso de Cartago	1.795,75	Central ICE 100 E y 100 S del Parque de Paraíso.
Parrita	817,59	Antes de llegar a Parrita Centro, a 450 m después del cementerio.
Paseo Colón	2.688,52	Central ICE Paseo Colon. 200 m N y 200 E de la Toyota o 300 m O de la funeraria del Magisterio.

Penshurt de Limón	625,12	Ubicada en una loma, de la bomba de Penshurt 100 m O y 1 Km. al S.
Plaza González Viquez	2.924,47	Central ICE en Hatillo 1, contiguo al centro educativo Pacifica Fernández.
Puerto Viejo de Sarapiquí	626,94	Central ICE de Puerto Viejo de Sarapiquí, contiguo al comité cantonal de deportes y recreación en sede central.
Puerto Viejo de Talamanca	529,27	Cerro Mono, entrada por la plaza de deportes.
Punta Cacique Sardinal de Carrillo	316,74	Del cruce de Playas del Coco, 3,5 Km. N hacia Playa Hermosa, después 650 m O.
Puntarenas	823,23	Agencia del ICE en Puntarenas, calle principal en entrada a Puntarenas, 450 m antes o en dirección E de la Casa de la Cultura.
Puriscal	95,44	Central ICE, 100 m N de la iglesia de Puriscal.
RACSA	396,82	Frente al edificio Numar Ave 5, Calle 1.
Rincon Grande de Pavas	249,35	ICE Rincón Grande. Carretera hacia Pavas del Liceo de Pavas 1,2 km al O frente al plantel de autobuses de Pavas
Rohrmoser	2.913,35	Del costado NO de la Escuela Carlos Sanabria en Pavas, 100 m O, 50 m N y 25 m O, cerca del canal 23.
Edificio ICE Sabana - Sabana	1.287,38	400 mts Oeste de la Agencia Nissan en Sabana Norte, frente a Subway.
San Antonio de Belén	244,18	San Antonio de Belén, 400 m N y 150 O de la iglesia, frente al Saint Margareth School.
San Francisco de Calle Blancos	249,35	500 m O del Centro Comercial Guadalupe.
San Isidro de Coronado	1.798,19	Central ICE, 100 m O de la iglesia.
San Isidro del General	1.078,22	Agencia y central ICE en Pérez Zeledón centro.
San José	1.163,78	Agencia y Central ICE en San José Centro, frente al banco popular.
San José Norte (Central Norte)	1.499,59	Central ICE en Tibás
San José Sur(Central Sur)	714,63	De la rotonda de La Guacamaya entrada a Paso Ancho costado S de la Guacamaya 100 m S
San Pedro (Celda)	1.111,68	Azotea del Edificio Central en San Pedro.
San Ramón de Alajuela	332,47	300 m E de la Iglesia de San Ramón, frente a Cámara de productores de Caña del Pacífico.
San Vito de Coto Brus	1.343,54	Carretera a Sabalito, 1,9 Km. al E del campo de atezaje de San Vito, en Lourdes, entrada a mano derecha.
Santa Ana de San José	785,41	Estación ICE 100 m N del restaurante TXMX en Santa Ana Centro.
Santa María de Buenos Aires	544,63	Cerro Santa María. De Buenos Aires a Volcán, de Santa Marta 1,2 Km. sobre carretera y doblar al N 3,8 Km. y llega al Socorro, 3,2 Km. NE y llega a San Rafael, doblar al E 3,2 Km. y llega al sitio.
Santa Rita de Río IV de Grecia	95,44	Sobre carretera, 1,6 Km. antes de llegar al centro de San Pablo o 1,6 Km. O de la plaza de deportes.
Sarchí Sur de Alajuela	418,01	De la Agencia telefónica y Eléctrica del ICE de Sarchí 900 m N y 500 m O, entrada a mano izquierda.
Siquirres	544,63	Cerro Alto Mirador en Siquirres, proyecto ICE.
Turrialba de Cartago	944,13	Antes de llegar al Hospital William Allen de Turrialba o 250 m del Hospital hacia Cartago.
Villas Cariari	806,27	500 mts Sureste del Hotel Herradura, central ICE, carretera paralela a la General Cañas, hacia San José Centro.
Zapote de San José	3.168,99	Frente a la rotonda de Zapote, carretera hacia San Pedro de Montes de Oca.

Zarcelero de Alajuela	95,44	25 m S de la escuela Otilio Ulate Blanco en Zarcelero Centro.
Poas	127,19	100 m N del Parque de San Pedro de Poás o contiguo al Mercado Central.
MW Tierras Morenas de Tilarán	72,63	Sobre carretera Tilarán-Arenal, 1 Km antes de llegar al pueblo de Tierras Morenas.
MW Montenegro de Bagaces	72,63	Carretera Interamericana, de la entrada principal a Montenegro de Bagaces, 100 mts Sur.
Monopolo de Santa Barbara de Heredia	114,88	200 mts Norte y 100 mts Oeste de la Iglesia Católica de Santa Bárbara, central ICE.
Torre de Colorado de Abangares	114,88	Carretera al Puente del Río Tempisque, del cruce de Limonal, 11 Km hasta llegar a Monte Potrero, 5 Km Sur hasta llegar a Colorado, central ICE, 150 mts antes de la escuela, doblar al Oeste.
Torre de Pandora de Limón	114,88	700 mts después del Puente Colgante del Río Estrella. Se ingresa por Peshurt.
Liberia 2, Agencia	94,60	Agencia Liberia, costado norte iglesia católica, 400 mts Noroeste y 400 mts Suroeste.
Shelter de San Diego	71,33	450 mts Oeste de la Plaza de Deportes en San Diego, paralela a la carretera hacia Cartago.
Shelter de San Pablo de Barba de Heredia	71,33	De la esquina Sur de la Municipalidad de San Pablo, 200 mts Norte, dentro de urbanización.
<b>TOTALES</b>	<b>103.024</b>	

SUBGERENCIA ADMINISTRATIVA INSTITUCIONAL  
DIRECCION ADMINISTRATIVA DE BIENES INMUEBLES

Actualización de valores asegurados, Renovación Póliza U-500 Todo riesgo a la propiedad, Periodo 2009 - 2010

*Inmuebles propiedad del ICE*

Localización	Destino	Obra Civil	Mobiliario y Equipo	TOTAL
Corredores	Almacén de Logística Río Claro	1.200	2.456	3.656
Cañas	Almacén Regional Cañas	2.792	1.727	4.519
Central	Edificio de Logística Puntarenas	3.198	1.579	4.777
Plantel del Norte	Redes, División Servicios, División Redes, Dirección Logística	3.743	1.600	5.343
Plantel Tilarán - ARCOSA	Varios Plantel	8.400	87	8.487
Bagaces	Plantel Recursos Geotérmicos Guayabo	21.133	33.212	54.345
Complejo Paraíso	Edificio Transportes, Almacén, Edif. Fondo de Trabajo y Comedor	1.718	4.358	6.075
Oficinas Centrales Sabana	Soda	0	139	139
Edificio Recursos Humanos	Soda	0	147	147
Urbanización Sabana	Museo, Fondo de Garantías y Ahorros	1.154	389	1.543
Urbanización Sabana	Bloque B	2.986	1.472	4.458
Urbanización Sabana	DABI - Proceso Zona Central	865	5.084	5.949
Urbanización Sabana	Bloque A	3.558	2.642	6.200
Urbanización Sabana	UEN Proyectos y Servicios Asociados	3.905	10.795	14.700
Urbanización Sabana	Centro Control de Energía - CENCE	3.029	14.423	17.452
Urbanización Sabana	Oficinas centrales	35.747	8.970	44.716
Urbanización Sabana	Bloque C - Proveeduría	1.359	281.867	283.226
Urbanización Colima	GEDI	0	90	90
Urbanización Colima	Oficinas Depósito Fiscal	12	100	112
Urbanización Colima	Bodega de Logística (edificio S1)	26	100	126
Urbanización Colima	Asistencia de Sistemas Auxiliares (B3)	43	100	143
Urbanización Colima	Estación de Servicio (Gasolinera)	53	100	153
Urbanización Colima	Consultorio Médico	37	116	153
Urbanización Colima	Sistemas Electrónicos TE	59	100	159
Urbanización Colima	Bodega de Logística (edificio W1)	62	100	162
Urbanización Colima	Bodega y Adquisición de Repuestos	47	115	162
Urbanización Colima	Bodega de Logística (edificio V1)	64	100	164
Urbanización Colima	Bodega de Logística (edificio O1)	68	100	168
Urbanización Colima	Bodega de Logística (edificio P1)	68	100	168
Urbanización Colima	Bodega de Logística (edificio Q3)	69	100	169
Urbanización Colima	Programas y Presupuestos DEP	70	100	170
Urbanización Colima	Bodega de Logística (edificio Q1)	70	100	170
Plantel Colima	Soda	0	171	171
Urbanización Colima	Almacén Inflamables	140	100	240
Urbanización Colima	Bodega de Logística (edificio R1)	179	100	279
Urbanización Colima	Centro de Servicio Periférico	68	213	281
Urbanización Colima	Taller Mantenimiento Obras Civiles	190	100	290
Urbanización Colima	Edificio LIMAT	250	100	350
Urbanización Colima	Bodegas	277	100	377
Urbanización Colima	Almacén Materiales de Construcción	341	100	441
Urbanización Colima	Fondo y Obras por Contrato	413	100	513
Urbanización Colima	Dirección Construcción DEP	425	108	533
Urbanización Colima	Almacén Conductores	474	100	574
Urbanización Colima	Almacén Herrajes Eléctricos	554	100	654
Urbanización Colima	Servicio al Cliente, Transporte de Electricidad	611	100	711
Urbanización Colima	Oficina DABI Mantenimiento	976	100	1.076

SUBGERENCIA ADMINISTRATIVA INSTITUCIONAL  
DIRECCION ADMINISTRATIVA DE BIENES INMUEBLES

Actualización de valores asegurados, Renovación Póliza U-500 Todo riesgo a la propiedad, Período 2009 - 2010

Urbanización Colima	Edificio Módulos K	1.040	100	1.140
Urbanización Colima	Edificio Dirección Técnica DEP	1.125	100	1.225
Urbanización Colima	UEN Producción - Obras Civiles	1.201	100	1.301
Urbanización Colima	Almacén Fiscal - Anexo	2.078	100	2.178
Urbanización Colima	Almacén Central	4.799	52.747	57.546
Urbanización Colima	Almacén Fiscal	1.050	59.600	60.650
Urbanización Colima	Laboratorios UEN PySA	191	2.111	2.302
Urbanización Colima	Edificio Energía	1.981	406	2.386
Central Telefónica San Pedro	Soda	0	143	143
Desamparados	Agencia y Central Telefónica Desamparados	1.339	28	1.367
Cartago	CAIC Cartago	1.639	1.102	2.741
Central	Agencia Telefónica y CAIC Heredia	1.774	780	2.553
Alajuela	CAIC Alajuela	940	500	1.440
Alajuela	Agencia Telefónica Alajuela	2.328	229	2.557
Plantel MET	Maquinaria, equipo y talleres	1.497	1.688	3.185
Plantel Met-CAP	Centro de Apoyo a Proyectos	150	8.691	8.841
Plantel Liberia	DABI, Logística, Servicio al Cliente Telec, Servicio al Cliente Electricidad	924	1.861	2.785
Urbanización Liberia	Edificio Mall Liberia	2.961	365	3.326
San José	CAIC Oeste - Pavas	2.082	25	2.107
Complejo Limón	Agencia Mixta, Oficinas DABI, Edif. Tec. Energía, Edif. T&E Telecomunicaciones, Redes de Energía	2.375	354	2.729
Urbanización Pavas	Oficina Supervisor de Seguridad	5	1	6
Urbanización Pavas	Oficina Mantenimiento DABI	20	1	21
Urbanización Pavas	Consultorio Médico	20	17	37
Central Telefónica Pavas	Soda	0	41	41
Urbanización Pavas	Laboratorios de Capacitación	89	1	90
Urbanización Pavas	Servicio Pago de Kilometraje (SPK)	233	1	234
Plantel Pavas	Soda	0	195	195
Urbanización Pavas	Soda - Comedor	249	1	250
Urbanización Pavas	Servicios de Transporte	302	119	421
Urbanización Pavas	Conservación de Energía	0	573	573
Urbanización Pavas	Centro de Capacitación Pavas	1.268	1	1.269
Urbanización Pavas	Centro Infantil Pavas	2.842	1	2.843
Urbanización Pavas	Centro de Servicio y Talleres PySA	3.626	1.804	5.430
Urbanización Pavas	GEDI, Taller de Logística y Almacén de Logística	2.562	10.843	13.405
San José	Central Telefónica Hatillo y CAIC Sur	1.173	46	1.219
Plantel del Sur	Soda	0	76	76
Plantel Turrialba	Consultorio Médico, Edif. Administrativo Serv. Cliente Energía, Redes de Técnicas Energía	2.656	2	2.658
Plantel Santiago Río Claro	Area Comercializar, asegurar, op. Red, Gestion Adm, Ejec. Desarrollo, Sost. Ambiental y Seg. Salud ocupacional, Almacén Logística	0	2.710	2.710
<b>Cantidad de inmuebles</b>		<b>84</b>	<b>146.952</b>	<b>521.520</b>
			<b>668.472</b>	

*Inmuebles alquilados*

			Mobiliario v	
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SUBGERENCIA ADMINISTRATIVA INSTITUCIONAL  
DIRECCION ADMINISTRATIVA DE BIENES INMUEBLES

Actualización de valores asegurados, Renovación Póliza U-500 Todo riesgo a la propiedad, Período 2009 - 2010

Localización	Destino	Remodelacion	Inmuebles y Equipo	TOTAL
Edificio Papá e Hijos	Oficinas del GEDI	2.362	146	2.508
Edificio TITE	Contraloría de Servicios, Mercadeo, Logística, Finanzas, Eventos Internacionales Telec, Protección Institucional, Coordinación Asuntos Internacionales, Coordinación Corporativa	2.319	275	2.594
	Agencia Telecomunicaciones Atenas	2	2.788	2.790
Edificio Real Sabana	Dirección Logística, DABI, Teletrabajo	2.976	61	3.037
	Bodegas La Uruca	4.020	1	4.021
	Bodegas Pithaya	996	3.282	4.278
Edificio Interbolsa	Auditoría, Gobierno Digital, 3ª Generación, Responsabilidad Social, DT, DER, Redes	4.255	40	4.295
Casa c/c Caralco	Oficinas DABI - Planificación	4.737	5	4.742
Edificio 2 x 1	Division Clientes, OEN Transportes Elect., D.T., Desarrollo y Finc. de Proyectos	7.086	690	7.776
<b>Cantidad de inmuebles</b>	<b>9</b>	<b>28.753</b>	<b>7.289</b>	<b>36.042</b>
<b>TOTAL GENERAL</b>		<b>175.705</b>	<b>528.809</b>	<b>704.514</b>

<b>VALORES RACSA</b> Valor en \$ de los activos a asegurar 2009 - 2010	
Rubro	Valores a asegurar 2009-2010 (miles de \$)
Edificios	12.505,96
Equipo electrónico y de telecomunicaciones	67.080,64
Mobiliario y equipo	5.260,02
Existencias Bodegas	10.106,61
Red Racsarid (varias inst.) en infraestructura ICE	719,80
<b>Telepuerto Zurquí</b>	
Edificio e instalaciones electrom.	991,27
Equipo electrónico y de telecomunicaciones	13.763,10
<b>Totales</b>	<b>110.427,41</b>



COMPANÍA NACIONAL DE FUERZA Y LUZ S.A.  
DEPARTAMENTO DE CONTABILIDAD  
SECCION DE INVENTARIOS Y COSTOS  
POLIZA U-500

TIPO DE CAMBIO 588,34 COLONES POR \$

RESUMEN DE VALOR DE REPOSICION + VALOR DE OBRAS EN CONSTRUCCION (MILES) PLANTAS, SUBESTACIONES Y EDIFICIOS ADMINISTRATIVOS

INSTALACION FISICA	sep-08						TOTAL US \$
	A US \$	B US \$	C US \$	D US \$	E US \$	F US \$	
P.H. Y S.E. Daniel Gutiérrez	2.138	877	29.712	14.036	2.775	339	49.877
P.H. Y S.E. Belén	1.373	199	4.268	2.936	660	32	9.468
P.H. Y S.E. Ventanas	835	5	3.513	1.527	406	-	6.286
AD Anonos	5.147	9.608	-	-	-	9.004	23.759
PH y SE Nuestro Amto	798	85	4.336	2.260	583	-	8.065
PH, SE y PI Electrica	871	56	2.855	1.995	517	66	6.360
AD fte a Calle 21 Av 1ra	1.399	4.465	-	-	-	-	5.864
AD Plantei Virilla	3.801	5.963	-	-	-	82	9.846
AD fte a Av.5 Cs.Ctl y 1era (Edif.Central)	3.949	2.697	-	-	-	-	6.646
AD fte a C. 1 era Avs 3 5 (Cincuentenario)	990	380	-	-	-	-	1.370
AD Anexo No 2 Edificio Central (Antiguo club /00)	803	367	-	-	-	17	1.187
PH y SE Anonos	120	6	319	123	5	-	573
PH y SE Cote	5.065	133	5.237	3.605	972	153	15.165
SR Sabanilla	799	-	-	-	1.423	86	2.308
AD Uruca	1.976	3.957	-	-	-	393	6.326
SR Alajuelita	342	-	-	-	2.298	-	2.640
SR Anonos	124	-	-	-	2.043	-	2.172
SR Desamparados	127	-	-	-	968	259	1.354
SR Hatillo	1.201	-	-	-	3.331	-	4.532
PH y SE El Encanto	3.051	-	9.885	6.525	1.332	-	20.793
SR Sur	917	7	-	-	1.698	33	2.655
SR Guadalupe	1.333	-	-	-	3.151	-	4.484
SR Colma	154	-	-	-	1.223	-	1.377
SR Uruca	1.510	-	-	-	2.722	-	4.232
AD Guadalupe	782	474	-	-	-	20	1.276
PH y SE Rio Segundo	580	12	2.038	1.599	323	28	4.580
AD Desamparados	353	618	-	-	-	41	1.010
PH, SE y PI Brasil	8.630	272	31.606	22.618	1.608	290	65.024
SR Primer Amor	33	-	-	-	206	-	239
SR Curridabat	159	-	-	-	112	-	271
AD Sucursal Metropolitana (50 sur Prensa Libre)	-	121	-	-	-	-	121
SR Barva	38	-	-	-	115	-	153
SR Laminadora	-	-	-	-	121	-	121
SR La Caja	884	-	-	-	387	-	1.271
SR Del Este	-	-	-	-	118	-	118
SR Heredia	-	-	-	-	228	-	228
SR Belén la Rivera (intel)	-	-	-	-	2.658	-	2.658
AD Escazú	1.156	568	-	-	-	20	1.744
SR Escazú	-	-	-	-	2.000	-	2.000
SR Protonsalí	59	-	-	-	133	-	192
SR San Miguel	-	-	-	-	273	-	273
AD Anexo al Virilla	1.280	565	-	-	-	1.324	3.169
SR Lindora	156	-	-	-	894	-	1.050
SR Móvil #2	-	-	-	-	422	-	422
SR Móvil #1	-	-	-	-	199	-	199
SR Móvil para plantas	-	-	-	-	267	-	267
Dirección Ambiental en Coronado	276	-	-	-	-	-	276
<b>Total</b>	<b>53.209</b>	<b>31.435</b>	<b>93.769</b>	<b>57.224</b>	<b>36.175</b>	<b>12.187</b>	<b>283.725</b>

A: Valor de Construcción de edificios, tapas, muros y estructuras y cimientos en subestaciones

B: Equipo de Cómputo y Equipo General

C: Obra Civil: Presas, Túneles, Canales, Tuberías de presión y Tanques de oscilación.

D: Máquinas o Equipo, Generadores, Turbinas, Motores, Equipo de medición y protección.

E: Equipo de Potencia, Transformadores, pararrayos, Interruptores, Módulos de Salida, Medición y Protección

F: Existencias

NOMENCLATURA: PH Planta Hidroeléctrica, SE Subestación Elevadora, SR Subestación Reductora, PI Pailo de Intermuneres, AD Administrativo

**SECTOR ELECTRICIDAD, UEN-Transporte de Electricidad**  
**POLIZA U-500/ VALORES ASEGURADOS**  
**PERIODO 2009-2010**  
**CIFRAS EN miles de dolares**

CANTIDAD DE UNIDADES TRANSFORMADORAS	PROVINCIA	NOMBRE DE LA SUBESTACION	MARCA DEL EQUIPO	OTRAS CARACTERISTICAS	NÚMERO DE SERIE	TOTAL VALOR DE REPOSICION EN MILES DE DOLARES
1	SAN JOSÉ	ALAJUELA	Fuji Electric	138/34.5/13.8	AB68052T1-2	\$ 1.620,00
2	SAN JOSÉ	ALAJUELA	Coemsa Ansaldo	138/34.5/13.8	AE1.113.0.74u	\$ 1.620,00
3	SAN JOSÉ	ANCONOS	Paruvels	138/34.5/24.9	91.4.6994	\$ 1.080,00
4	SAN JOSÉ	BELEN	ABB	230/34.5/13.8	8E 632	\$ 1.080,00
5	SAN JOSÉ	BELEN	ABB	230/34.5/13.8	209324	\$ 1.080,00
6	ALAJUELA	CARIBLANCO	EFACEC	230/34.5-24.9/13.8	C-0630A	\$ 1.080,00
7	ALAJUELA	CARIBLANCO	ABB	13.8/230	89429	\$ 1.100,00
8	ALAJUELA	CARIBLANCO	ABB	13.8/230	89430	\$ 1.100,00
9	ALAJUELA	CIUDAD QUESADA	ABB	230/24.9/13.8	59000	\$ 1.080,00
10	ALAJUELA	CIUDAD QUESADA	Coemsa Ansaldo	230/24.9/13.8	AE1.112.057/u	\$ 1.080,00
11	SAN JOSÉ	COLIMA	Toshiba	132/35.4/13.8	6401216	\$ 648,00
12	SAN JOSÉ	COLIMA	Osaka	132/35.4/13.8	5A177/1001	\$ 720,00
13	SAN JOSÉ	COLIMA	Fuji Electric	132/35.4/13.8	AX65930T41	\$ 720,00
14	SAN JOSÉ	COLIMA	Fuji Electric	132/35.4/13.8	AG66048T10	\$ 720,00
15	SAN JOSÉ	COLIMA	AEG	132/35.4/13.8	307760-61	\$ 720,00
16	SAN JOSÉ	DESAMPARADOS	Coemsa Ansaldo	138/34.5/13.8	AE1.112.0.61/u	\$ 1.620,00
17	SAN JOSÉ	DESAMPARADOS	EFACEC	138/34.5/13.8	C-0181A	\$ 1.620,00
18	ALAJUELA	EL COCO	Fuji Electric	138/34.5/13.8	AD68040Y1	\$ 720,00
19	ALAJUELA	EL COCO	Tabos Transelectric	138/34.5/13.8	A-3806	\$ 1.080,00
20	ALAJUELA	EL COCO	ABB	138/34.5/13.8	59002	\$ 720,00
21	ALAJUELA	EL COCO	SIEMENS	138/34.5/13.8	195664	\$ 1.080,00
22	SAN JOSÉ	ESCAZU	ABB	138/34.5/13.8	88 683	\$ 1.080,00
23	SAN JOSÉ	ESCAZU	ABB	138/34.5/13.8	88 684	\$ 1.080,00
24	CARTAGO	ESTE	ABB	138/34.5/13.8	59001	\$ 720,00
25	CARTAGO	ESTE	Coemsa Ansaldo	138/34.5/13.8	AE1.113.073/u	\$ 720,00
26	ALAJUELA	GARITA	Fuji Electric	13.8/138	AV69075T1-2	\$ 1.210,00
27	ALAJUELA	GARITA	Fuji Electric	13.8/138	AV69075T1-3	\$ 1.210,00
28	ALAJUELA	GARITA	Fuji Electric	13.8/138	AV69075T1-1	\$ 1.210,00
29	ALAJUELA	GARITA	ABB	138/34.5/13.8	59007	\$ 720,00
30	ALAJUELA	GARITA	ABB	138/34.5/13.8	59006	\$ 720,00
31	ALAJUELA	GARITA	Coemsa Ansaldo	13.8/138	AE1.112.062/u	\$ 1.210,00
32	HEREDIA	HEREDIA	Fuji Electric	138/34.5/13.8	AN69661T1	\$ 720,00
33	HEREDIA	HEREDIA	Fuji Electric	138/34.5/13.8	AX69030T32	\$ 720,00
34	HEREDIA	HEREDIA	ABB	138/34.5/13.8	59004	\$ 720,00
35	HEREDIA	HEREDIA	PAUWELS	138/34.5/13.8	06.4.0647	\$ 720,00
36	SAN JOSÉ	LA CAJA	Osaka	230/138/13.8	58A186701	\$ 2.160,00
37	SAN JOSÉ	LA CAJA	Osaka	230/138/13.8	58A196703	\$ 2.160,00
38	SAN JOSÉ	LA CAJA	Fuji Electric	230/138/13.8	AX65030T1-1	\$ 2.160,00
39	SAN JOSÉ	LA CAJA	ABB	230/138/13.8	200282	\$ 792,00
40	SAN JOSÉ	LA CAJA	ABB	230/138/13.8	200283	\$ 792,00
41	SAN JOSÉ	LA CAJA	ABB	230/138/13.8	200284	\$ 792,00
42	SAN JOSÉ	LA CAJA	TRAFIC EQUIPAMIENTO	13.8/138	XA1450e001	\$ 1.540,00
43	SAN JOSÉ	LA CAJA	ABB	230/34.5/13.8	89.979	\$ 1.080,00
44	SAN JOSÉ	LA CAJA	ABB	230/34.5-13.8	89279	\$ 1.080,00
45	SAN JOSÉ	LINDORA	ABB	230/34.5/13.8	627E2	\$ 1.080,00
46	SAN JOSÉ	LINDORA	ABB	230/34.5	628E1	\$ 1.080,00
47	ALAJUELA	NARANJO	Paruvels	138/34.5/13.8	89.4.5756	\$ 1.080,00
48	ALAJUELA	NARANJO	SIEMENS	138/34.5/13.8	185682	\$ 1.080,00
49	ALAJUELA	PEÑAS BLANCAS	ABB	230/24.9/13.8	88.917	\$ 1.080,00
50	ALAJUELA	PEÑAS BLANCAS	ABB	13.8/230	88.918	\$ 890,00
51	ALAJUELA	POAS	EFACEC	138/34.5-13.8	C-0632A	\$ 1.080,00
52	SAN JOSÉ	SABANILLA	Paruvels	138/34.5/13.8	88.4.2899	\$ 720,00
53	SAN JOSÉ	SABANILLA	ABB	138/34.5/13.8	59005	\$ 720,00
54	SAN JOSÉ	SABANILLA	EFACEC	138/34.5/13.8	C-13641	\$ 720,00
55	SAN JOSÉ	SABANILLA	Paruvels	138/34.5-13.8/13.8	91.4.7163	\$ 720,00
56	HEREDIA	SAN MIGUEL	Osaka	230/138/13.8	58A196702	\$ 2.160,00
57	HEREDIA	SAN MIGUEL	ABB	230/138/13.8	59009	\$ 2.376,00
58	HEREDIA	SAN MIGUEL	ABB	230/34.5/13.8	62781	\$ 1.080,00
59	HEREDIA	SAN MIGUEL	EFACEC	230/138/13.8	S-13376F1	\$ 792,00
60	HEREDIA	SAN MIGUEL	EFACEC	230/138/13.8	S-13376F2	\$ 792,00
61	HEREDIA	SAN MIGUEL	EFACEC	230/138/13.8	S-13376F3	\$ 792,00
62	HEREDIA	SAN MIGUEL	EFACEC	230/138/13.8	13845/1	\$ 792,00
63	ALAJUELA	TORO	Coemsa Ansaldo	13.8/230	AE1.112.058/u	\$ 660,00
64	ALAJUELA	TORO	Coemsa Ansaldo	13.8/230	AE1.112.059/2	\$ 660,00
65	ALAJUELA	TORO	Coemsa Ansaldo	13.8/230	AE1.112.059/1	\$ 890,00
66	ALAJUELA	TORO	Trafic Equipamiento	230/34.5/13.8	XA6557A601	\$ 1.080,00
67	ALAJUELA	TORO	ABB	13.8/230	627E4	\$ 660,00
68	ALAJUELA	TORO	Paruvels	230/34.5/13.8	67.4.3546	\$ 1.080,00
69	GUANACASTE	TARBACA	EFACEC	230/34.5-24.9		\$ 1.080,00
70	GUANACASTE	ARENAL	Fuji Electric	13.8/230	AG-69048T1-2	\$ 1.364,00
71	GUANACASTE	ARENAL	Fuji Electric	13.8/230	AG-69048T1-3	\$ 1.364,00
72	GUANACASTE	ARENAL	Fuji Electric	13.8/230	AG-69048T1-1	\$ 1.364,00
73	GUANACASTE	ARENAL	Coemsa Ansaldo	230/34.5/13.8	AE1.112.060/2	\$ 720,00
74	GUANACASTE	ARENAL	EFACEC	230/34.5/13.8	C-10015.01	\$ 1.080,00
75	GUANACASTE	ARENAL	EFACEC	230/34.5/13.8	C-10015.02	\$ 1.080,00
76	GUANACASTE	BARRANCA	General Electric	13.8/138	G-951511B	\$ 359,60

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76	GUANACASTE	BARRANCA	General Electric	13.8/138	G-851511A	\$ 326.60
77	GUANACASTE	BARRANCA	ABB	138/34.5/13.8	56993	\$ 1.080.00
78	GUANACASTE	BARRANCA	Trab Equipamento	230/138/13.8	XA0556A001	\$ 2.376.00
79	GUANACASTE	BARRANCA	ABB	230/34.5/13.8	62723	\$ 1.080.00
80	GUANACASTE	BARRANCA	EFACEC	230/34.5/13.8	10031/1	\$ 1.080.00
81	GUANACASTE	CAÑAS	Mitsubishi	230/138/13.8	565144	\$ 1.080.00
82	GUANACASTE	CAÑAS	Fuji Electric	230/138/13.8	AB69010T1-1	\$ 1.080.00
83	GUANACASTE	CAÑAS	Fuji Electric	230/138/13.8	AG69029T1-2	\$ 2.376.00
84	GUANACASTE	CAÑAS	Efacec	230/69.0-34.5/13.8	C-12917	\$ 1.080.00
85	GUANACASTE	CAÑAS	PAUWELS	230/34.5/13.8	02.4.0100	\$ 720.00
86	GUANACASTE	COROBICI	Fuji Electric	13.8/230	AV69041T1-2	\$ 1.496.00
87	GUANACASTE	COROBICI	Fuji Electric	13.8/230	AV69041T1-3	\$ 1.496.00
88	GUANACASTE	COROBICI	Fuji Electric	13.8/230	AV69041T1-1	\$ 1.496.00
89	GUANACASTE	COROBICI	Fuji Electric	13.8/230	AV69041T1-4	\$ 1.496.00
90	GUANACASTE	COROBICI	ABB	230/0.0	59012	\$ 720.00
91	GUANACASTE	COROBICI	ABB	34.5/230/13.8	88.686	\$ 660.00
92	GUANACASTE	FILADELFA	Asea	13.8/138	5726727	\$ 858.00
93	GUANACASTE	GUAYABAL	Fuji Electric	132/24.6	AG69048T7	\$ 540.00
94	GUANACASTE	GUAYABAL	Palwels	138/34.5-24.9/13.8	85.4.3117	\$ 1.080.00
95	GUANACASTE	GUAYABAL	ABB	138/34.5-24.9/13.8	7853036	\$ 720.00
96	GUANACASTE	JUANLAMA	Fuji Electric	138/34.5/13.8	AX69039T31	\$ 720.00
97	GUANACASTE	JUANLAMA	AFG	138/34.5/13.8	307.770.01	\$ 720.00
98	GUANACASTE	LIBERIA	Fuji Electric	230/0.0	AG69065T1	\$ 720.00
99	GUANACASTE	LIBERIA	Coemsa Ansaldo	230/34.5/13.8	AE1.112.058/1	\$ 1.080.00
100	GUANACASTE	LIBERIA	Coemsa Ansaldo	230/34.5	AE1.111.140/1	\$ 720.00
101	GUANACASTE	MIRAVALLS	ABB	230/34.5/13.8	59013	\$ 720.00
102	GUANACASTE	MIRAVALLS	ABB	230/0.0	59011	\$ 720.00
103	GUANACASTE	MIRAVALLS	ABB	13.8/230	59083	\$ 1.218.00
104	GUANACASTE	MIRAVALLS	Coemsa Ansaldo	230/34.5/13.8	AE1.112.060/1	\$ 720.00
105	GUANACASTE	MIRAVALLS	Coemsa Ansaldo	230/34.5	AE1.112.056/2	\$ 1.080.00
106	GUANACASTE	MIRAVALLS	Efacec	13.8/230	C-13260-2	\$ 424.60
107	GUANACASTE	MIRAVALLS	Efacec	13.8/230	C-13280-3	\$ 424.60
108	GUANACASTE	MIRAVALLS	EFACEC	13.8/230	C-13746-1	\$ 424.60
109	GUANACASTE	MIRAVALLS	EFACEC	13.8/230	C-13778	\$ 424.60
110	GUANACASTE	MIRAVALLS	ELCO	13.8/34.5	13528/1	\$ 418.00
111	PUNTARENAS	PARRITA	PAUWELS	230/34.5-13.8	03.4.0259	\$ 720.00
112	GUANACASTE	SANDILLAL	ABB	13.8/230	59010	\$ 704.00
113	GUANACASTE	SANTA RITA	Fuji Electric	138/34.5-24.9/13.8	AG69048T9	\$ 540.00
114	GUANACASTE	SANTA RITA	ABB	138/34.5-24.9/13.8	59006	\$ 720.00
115	GUANACASTE	SANTA RITA	SIEMENS	34.5/24.9/13.8	185665	\$ 720.00
116	GUANACASTE	COBANO	ABB	138/34.5/13.8		\$ 1.080.00
117	CARTAGO	ANGOSTURA	Coemsa Ansaldo	138/34.5/13.8	AE1.113.073/2	\$ 720.00
118	CARTAGO	ANGOSTURA	ABB	13.8/138	62785	\$ 1.540.00
119	CARTAGO	ANGOSTURA	ABB	13.8/138	62786	\$ 1.540.00
120	CARTAGO	ANGOSTURA	ABB	13.8/138	62767	\$ 1.540.00
121	CARTAGO	CACHI	Asea	138/34.4/13.8	5726790	\$ 812.00
122	CARTAGO	CACHI	Palwels	13.8/138	84.4.5579	\$ 660.00
123	CARTAGO	CACHI	SIEMENS	13.8/138	185468	\$ 1.100.00
124	CARTAGO	CACHI	SIEMENS	13.8/138	185469	\$ 1.100.00
129	CARTAGO	CONCAVAS	Coemsa Ansaldo	138/34.5/13.8	AE1.112.055/2	\$ 1.080.00
125	CARTAGO	CONCAVAS	Coemsa Ansaldo	138/34.5/13.8	AE1.112.055/1	\$ 1.080.00
126	CARTAGO	CONCAVAS	Efacec	138/69.0-34.4/13.8	C-12918	\$ 1.080.00
127	LIMÓN	LEESVILLE	Coemsa Ansaldo	138/34.5/13.8	AE1.112.058/3	\$ 1.080.00
128	LIMÓN	LEESVILLE	EFACEC	230/138/13.8	C-0015B	\$ 2.376.00
129	LIMÓN	LEESVILLE	EFACEC	230/34.5-13.8	C-0031A	\$ 1.080.00
130	LIMÓN	LEESVILLE	EFACEC	230/34.5-13.8	C-0031B	\$ 1.080.00
132	LIMÓN	MOIN	Kitachi	13.8/138	7600609	\$ 660.00
133	LIMÓN	MOIN	Hitachi	13.8/138	721645-1	\$ 660.00
134	LIMÓN	MOIN	Hitachi	13.8/138	721621-2	\$ 660.00
135	LIMÓN	MOIN	Hitachi	13.8/138	721621-3	\$ 660.00
136	LIMÓN	MOIN	Hitachi	13.8/138	721621-1	\$ 660.00
137	LIMÓN	MOIN	Tubes Transelectric	138/34.5/13.8	32394	\$ 720.00
138	LIMÓN	MOIN	ABB	138/34.5/13.8	59003	\$ 720.00
139	LIMÓN	MOIN	Efacec	13.8/138	C-13227	\$ 660.00
140	LIMÓN	MOIN	KONCAR	13.8/138	308018	\$ 770.00
141	LIMÓN	MOIN	KONCAR	13.8/138	308018	\$ 770.00
142	PUNTARENAS	RIO CLARO	Palwels	230/34.5/24.9	84.4.5577	\$ 720.00
143	CARTAGO	RIO MACHO	Aces	13.8/138	25TFS120427-1	\$ 330.00
144	CARTAGO	RIO MACHO	Aces	13.8/138	25TFS120427-2	\$ 330.00
145	CARTAGO	RIO MACHO	Osaka	13.8/138	5A01-11061	\$ 660.00
146	CARTAGO	RIO MACHO	Osaka	13.8/138	5A01-11062	\$ 660.00
147	CARTAGO	RIO MACHO	Osaka	13.8/138	5A1E-51001	\$ 660.00
148	CARTAGO	RIO MACHO	Fuji Electric	13.8/138	AD69025T1	\$ 814.00
149	CARTAGO	RIO MACHO	Palwels	138/34.5/13.8	91.4.6993	\$ 720.00
150	CARTAGO	RIO MACHO	AEG ETI	230/138/13.8	313830-01	\$ 792.00
151	CARTAGO	RIO MACHO	AEG ETI	230/138/13.8	313830-02	\$ 792.00
152	CARTAGO	RIO MACHO	AEG ETI	230/138/13.8	313830-03	\$ 792.00
153	CARTAGO	RIO MACHO	ALSTOM	230/138/13.8	316231	\$ 792.00
154	SAN JOSE	SAN ISIDRO	Fuji Electric	230/34.5/13.8	AX69030T22	\$ 720.00
155	SAN JOSE	SAN ISIDRO	Fuji Electric	230/0.0	AG69069T2	\$ 720.00

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156	SAN JOSE	SAN ISIDRO	Trafo Equipamiento	230/34.5/13.8	XA05584001	\$ 720,00
157	LIMÓN	SQUIRRES	Osaka	132/34.5/13.8	5A1647001	\$ 720,00
158	LIMÓN	SQUIRRES	Siemens	132/34.4/13.8	500202	\$ 540,00
159	LIMÓN	SQUIRRES	Siemens	138/34.5/13.8	500201	\$ 540,00
160	CARTAGO	TURRIALBA	Coemsa Ansaldo	138/34.5/13.8	AE1.113.073/3	\$ 720,00
163	PUNTARENAS	PALMAR	ABB	230/34.5-13.8		\$ 1.080,00
161		RESERVA	Osaka	132/35.4/13.8	5BA186801	\$ 720,00
162		RESERVA	Fuji Electric	132/34.5/13.8	AG99048T5	\$ 720,00
<b>162</b>	<b>TOTAL EQUIPOS</b>				<b>TOTAL \$</b>	<b>\$ 157.481,60</b>

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LOCALIDAD (Nombre del inmueble)(4) (Subestación móvil)	NUMERO DE SERIE TRANSFORMADOR	TOTAL VALOR DE REPOSICION
S.T MOVIL EFACEC, 6/7,5MVA, 34.5/4.16 Kv	C12700	\$ 825,00
S.T. MOVIL, OSAKA, 6/7,5 MVA, 34.5/4.16Kv	5A1880001	\$ 825,00
S.T MOVIL ABB, 30MVA, 230-138/34.5-24.9/13.8 Kv *	06.4.0658	\$ 1.815,00
GAS INSULATION SYSTEM, INTERRUPTOR 230KV		\$ 1.210,00
SISTEMA TANQUE MUERTO, INTERRUPTOR 138KV		\$ 600,00
GAS INSULATION SYSTEM, INTERRUPTOR 230KV		\$ 1.210,00
MODULO DE INTERRUPTORES ABB, MI-O 34.5 Kv		\$ 825,00
		<b>\$ 7.310,00</b>

**SECTOR ELECTRICIDAD, UEN-Transporte de Electricidad  
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LOCALIDAD (Nombre del inmueble)	COSTO DEL EQUIPO, MAQUINARIA Y MOBILIARIO	VALOR DE LA OBRA CIVIL	SUB TOTAL TRANSPORTE ENERGIA	DIR. CAPITAL HUMANO COSTO DEL EQUIPO Y MOBILIARIO	CENCE MOBILIARIO Y EQUIPO	TOTAL GENERAL
Colima (LIMAT)	\$ 103,54	\$ 311,20	\$ 414,74			\$ 414,74
Río Macho (LIMAT)	\$ 3.126,97	\$ 1.865,51	\$ 4.992,48			\$ 4.992,48
Colima (Oficinas)	\$ 204,53	\$ 818,14	\$ 1.022,67			\$ 1.022,67
Colima (Oficinas)	\$ 204,53	\$ 818,14	\$ 1.022,67			\$ 1.022,67
Plantel Barranca	\$ 77,06	\$ 308,25	\$ 385,32	\$ 1,59		\$ 386,90
Plantel Cañas	\$ 211,13	\$ 844,53	\$ 1.055,66			\$ 1.055,66
Plantel Tilarán	\$ 149,27	\$ 597,08	\$ 746,35			\$ 746,35
Bodegas Tilarán	\$ 900,00	\$ 277,01	\$ 1.177,01			\$ 1.177,01
Plantel Liberia	\$ 69,25	\$ 401,15	\$ 470,40			\$ 470,40
Plantel Cónnavas	\$ 100,29	\$ 253,36	\$ 353,65	\$ 1,59		\$ 355,23
Plantel Turrialba	\$ 63,34	\$ 253,36	\$ 316,70			\$ 316,70
Plantel Moín	\$ 73,90	\$ 295,59	\$ 369,48			\$ 369,48
Plantel Río Claro	\$ 63,34	\$ 253,36	\$ 316,70			\$ 316,70
			<b>\$ 12.643,82</b>			<b>\$ 12.646,99</b>

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NOMBRE DE LA DEPENDENCIA	LOCALIDAD (Nombre del inmueble)(4)	SUBTOTAL VALOR DE REPOSICION	DIR. CAPITAL HUMANO MOBILIARIO Y EQUIPO	CENCE MOBILIARIO Y EQUIPO	TECNOLOGIA DE INFORMACION MOBILIARIO Y EQUIPO	TOTAL GENERAL
ALBERTO ECHANDI	OBRAS COLATERALES	114,22				114,22
ALBERTO ECHANDI	EDIFICIO CASA DE MAQUINAS	342,67				342,67
ALBERTO ECHANDI	PRESA - TOMAS (OBRA CIVIL)	237,22				237,22
ALBERTO ECHANDI	PRESA - TOMAS (OBRA ELECTROMECANICA)	41,86				41,86
ALBERTO ECHANDI	TUNEL	2.194,97				2.194,97
ALBERTO ECHANDI	CANAL	365,83				365,83
ALBERTO ECHANDI	TANQUE OSCILACION	1.037,48				1.037,48
ALBERTO ECHANDI	CASA DE VALVULAS	844,65				844,65
ALBERTO ECHANDI	TUBERIA CONDUCCION	844,65				844,65
ALBERTO ECHANDI	DESFOGUE	130,31				130,31
ALBERTO ECHANDI	UNIDAD No.1	1.599,11				1.599,11
ALBERTO ECHANDI	EQUIPO AUXILIAR	228,44				228,44
LA GARITA	OBRAS COLATERALES	607,86				607,86
LA GARITA	EDIFICIO CASA DE MAQUINAS	1.823,59		120,25		1.943,82
LA GARITA	PRESA - TOMAS (OBRA CIVIL)	6.595,13				6.595,13
LA GARITA	EMBALSE	2.747,97				2.747,97
LA GARITA	PRESA - TOMAS (OBRA ELECTROMECANICA)	1.648,78				1.648,78
LA GARITA	TUNEL	5.285,89				5.285,89
LA GARITA	CANAL	880,98				880,98
LA GARITA	TANQUE OSCILACION	2.642,95				2.642,95
LA GARITA	CASA DE VALVULAS	1.034,06				1.034,06
LA GARITA	TUBERIA CONDUCCION	1.034,06				1.034,06
LA GARITA	DESFOGUE	441,90				441,90
LA GARITA	UNIDAD No.1	4.255,05				4.255,05
LA GARITA	UNIDAD No.2	4.255,05				4.255,05
LA GARITA	EQUIPO AUXILIAR	1.215,73				1.215,73
LA GARITA	ALMACENES	196,23				196,23
RIO MACHO	OBRAS COLATERALES	292,06				292,06
RIO MACHO	EDIFICIO CASA DE MAQUINAS	649,03	1,99			650,62
RIO MACHO	PRESA - TOMAS (OBRA CIVIL)	9.789,90				9.789,90
RIO MACHO	EMBALSE	843,96				843,96
RIO MACHO	PRESA - TOMAS (OBRA ELECTROMECANICA)	6.245,28				6.245,28
RIO MACHO	TUNEL	70.358,79				70.358,79
RIO MACHO	TANQUE OSCILACION	8.895,94				8.895,94
RIO MACHO	CASA DE VALVULAS	1.617,44				1.617,44
RIO MACHO	TUBERIA CONDUCCION	2.992,13				2.992,13
RIO MACHO	DESFOGUE	918,82				918,82
RIO MACHO	UNIDAD No.1	3.245,15				3.245,15
RIO MACHO	UNIDAD No.2	3.245,15				3.245,15
RIO MACHO	UNIDAD No.3	6.717,46				6.717,46
RIO MACHO	UNIDAD No.4	6.717,46				6.717,46
RIO MACHO	UNIDAD No.5	6.717,46				6.717,46
RIO MACHO	EQUIPO AUXILIAR	4.867,73				4.867,73
RIO MACHO	ALMACENES	630,64				630,64
CACHI	OBRAS COLATERALES	262,79				262,79
CACHI	EDIFICIO CASA DE MAQUINAS	9.942,12		120,23		10.062,35
CACHI	PRESA - TOMAS (OBRA CIVIL)	19.999,09				19.999,09
CACHI	EMBALSE	1.724,06				1.724,06
CACHI	PRESA - TOMAS (OBRA ELECTROMECANICA)	12.758,04				12.758,04
CACHI	TUNEL	16.290,17				16.290,17
CACHI	TANQUE OSCILACION	1.999,58				1.999,58
CACHI	CASA DE VALVULAS	55,03				55,03
CACHI	TUBERIA CONDUCCION	9.431,43				9.431,43
CACHI	DESFOGUE	580,67				580,67
CACHI	UNIDAD No.1	5.255,76				5.255,76
CACHI	UNIDAD No.2	5.255,76				5.255,76
CACHI	UNIDAD No.3	4.992,97				4.992,97
CACHI	EQUIPO AUXILIAR	10.511,51				10.511,51
CACHI	ALMACENES	1.060,14				1.060,14
ANGOSTURA	OBRAS COLATERALES	492,43	1,99			492,43
ANGOSTURA	EDIFICIO CASA DE MAQUINAS	7.089,97		373,66		7.463,64
ANGOSTURA	PRESA - TOMAS (OBRA CIVIL)	50.221,08				50.221,08
ANGOSTURA	EMBALSE	4.329,40				4.329,40
ANGOSTURA	PRESA - TOMAS (OBRA ELECTROMECANICA)	32.037,58				32.037,58
ANGOSTURA	TUNEL	71.115,34				71.115,34
ANGOSTURA	CANAL	826,92				826,92
ANGOSTURA	TANQUE OSCILACION	9.096,15				9.096,15

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NOMBRE DE LA DEPENDENCIA	LOCALIDAD (Nombre del inmueble)(4)	SUBTOTAL VALOR DE REPOSICION	DIR. CAPITAL HUMANO MOBILIARIO Y EQUIPO	CENCE MOBILIARIO Y EQUIPO	TECNOLOGIA DE INFORMACION MOBILIARIO Y EQUIPO	TOTAL GENERAL
ANGOSTURA	CASA DE VÁLVULAS	1.653,85				1.653,85
ANGOSTURA	TUBERÍA CONDUCCIÓN	19.552,80				19.552,80
ANGOSTURA	DESFOGUE	2.017,07				2.017,07
ANGOSTURA	UNIDAD No.1	9.380,58				9.380,58
ANGOSTURA	UNIDAD No.2	9.380,58				9.380,58
ANGOSTURA	UNIDAD No.3	9.380,58				9.380,58
ANGOSTURA	EQUIPO AUXILIAR	18.815,68				18.815,68
ANGOSTURA	ALMACENES	1.182,98				1.182,98
VENTANAS GARITA	OBRAS COLATERALES	2.932,82				2.932,82
VENTANAS GARITA	EDIFICIO CASA DE MAQUINAS	6.798,47				6.798,47
VENTANAS GARITA	PRESA - TOMAS (OBRA CIVIL)	34.572,58				34.572,58
VENTANAS GARITA	EMBALSE	14.405,24				14.405,24
VENTANAS GARITA	PRESA - TOMAS (OBRA ELECTROMECÁNICA)	8.643,14				8.643,14
VENTANAS GARITA	TUNEL	45.841,14				45.841,14
VENTANAS GARITA	TANQUE OSCILACIÓN	30.560,76				30.560,76
VENTANAS GARITA	CASA DE VÁLVULAS	16.396,31				16.396,31
VENTANAS GARITA	TUBERÍA CONDUCCIÓN	16.396,31				16.396,31
VENTANAS GARITA	UNIDAD No.1	20.529,77				20.529,77
VENTANAS GARITA	UNIDAD No.2	20.529,77				20.529,77
VENTANAS GARITA	EQUIPO AUXILIAR	5.865,65				5.865,65
CACAO	OBRAS COLATERALES	8,85				8,85
CACAO	EDIFICIO CASA DE MAQUINAS	26,54				26,54
CACAO	PRESA - TOMAS (OBRA CIVIL)	43,65				43,65
CACAO	PRESA - TOMAS (OBRA ELECTROMECÁNICA)	7,70				7,70
CACAO	CANAL	2,19				2,19
CACAO	UNIDAD No.1	61,93				61,93
CACAO	UNIDAD No.2	61,93				61,93
CACAO	EQUIPO AUXILIAR	17,69				17,69
ARENAL	OBRAS COLATERALES	2.788,67				2.788,67
ARENAL	EDIFICIO CASA DE MAQUINAS	8.356,01		211,53		8.577,54
ARENAL	PRESA - TOMAS (OBRA CIVIL)	83.655,99				83.655,99
ARENAL	EMBALSE	34.856,68				34.856,68
ARENAL	PRESA - TOMAS (OBRA ELECTROMECÁNICA)	20.914,00				20.914,00
ARENAL	TUNEL	78.985,97				78.985,97
ARENAL	CANAL	13.164,33				13.164,33
ARENAL	TANQUE OSCILACIÓN	39.492,98				39.492,98
ARENAL	CASA DE VÁLVULAS	12.549,04				12.549,04
ARENAL	TUBERÍA CONDUCCIÓN	12.549,04				12.549,04
ARENAL	DESFOGUE	4.155,95				4.155,95
ARENAL	UNIDAD No.1	13.943,35				13.943,35
ARENAL	UNIDAD No.2	13.943,35				13.943,35
ARENAL	UNIDAD No.3	13.943,35				13.943,35
ARENAL	EQUIPO AUXILIAR	2.788,67				2.788,67
ARENAL	ALMACENES	651,29				651,29
MIGUEL DENGO	OBRAS COLATERALES	3.843,10				3.843,10
MIGUEL DENGO	EDIFICIO CASA DE MAQUINAS	11.916,84		369,53		12.286,37
MIGUEL DENGO	PRESA - TOMAS (OBRA CIVIL)	25.212,22				25.212,22
MIGUEL DENGO	EMBALSE	10.505,09				10.505,09
MIGUEL DENGO	PRESA - TOMAS (OBRA ELECTROMECÁNICA)	6.303,06				6.303,06
MIGUEL DENGO	TUNEL	91.895,35				91.895,35
MIGUEL DENGO	CANAL	15.315,89				15.315,89
MIGUEL DENGO	TANQUE OSCILACIÓN	45.947,67				45.947,67
MIGUEL DENGO	CASA DE VÁLVULAS	23.392,30				23.392,30
MIGUEL DENGO	TUBERÍA CONDUCCIÓN	23.392,30				23.392,30
MIGUEL DENGO	DESFOGUE	5.788,85				5.788,85
MIGUEL DENGO	UNIDAD No.1	19.215,51				19.215,51
MIGUEL DENGO	UNIDAD No.2	19.215,51				19.215,51
MIGUEL DENGO	UNIDAD No.3	19.215,51				19.215,51
MIGUEL DENGO	EQUIPO AUXILIAR	3.843,10				3.843,10
MIGUEL DENGO	ALMACENES	294,90				294,90
TRES RIOS	EDIFICIO CASA DE MAQUINAS	139,83				139,83
TRES RIOS	PRESA - TOMAS (OBRA CIVIL)	22,66				22,66
TRES RIOS	EMBALSE	1,95				1,95
TRES RIOS	PRESA - TOMAS (OBRA ELECTROMECÁNICA)	14,48				14,48
TRES RIOS	CANAL	539,20				539,20
TRES RIOS	CASA DE VÁLVULAS	34,42				34,42
TRES RIOS	TUBERÍA CONDUCCIÓN	51,52				51,52



**SECTOR ELECTRICIDAD**  
**POLIZA U-500/VALORES ASEGURADOS**  
**PERIODO 2009-2010**  
 (cifras en miles dólares)

NOMBRE DE LA DEPENDENCIA	LOCALIDAD (Nombre del inmueble)(4)	SUBTOTAL VALOR DE REPOSICION	DIR. CAPITAL HUMANO MOBILIARIO Y EQUIPO	CENCE MOBILIARIO Y EQUIPO	TECNOLOGIA DE INFORMACION MOBILIARIO Y EQUIPO	TOTAL GENERAL
TRES RIOS	DESFOGUE	26,89				26,89
TRES RIOS	UNIDAD No.1	67,33				67,33
TRES RIOS	UNIDAD No.2	93,22				93,22
TRES RIOS	UNIDAD No.3	139,83				139,83
TRES RIOS	EQUIPO AUXILIAR	51,79				51,79
SANDILLAL	OBRAS COLATERALES	1.961,79				1.961,79
SANDILLAL	EDIFICIO CASA DE MAQUINAS	5.885,37		120,23		6.005,59
SANDILLAL	PRESA - TOMAS (OBRA CIVIL)	30.878,09				30.878,09
SANDILLAL	EMBALSE	12.865,87				12.865,87
SANDILLAL	PRESA - TOMAS (OBRA ELECTROMECANICA)	7.719,52				7.719,52
SANDILLAL	TUNEL	388,02				388,02
SANDILLAL	CASA DE VÁLVULAS	4.759,91				4.759,91
SANDILLAL	TUBERIA CONDUCCION	4.759,91				4.759,91
SANDILLAL	DESFOGUE	2.211,01				2.211,01
SANDILLAL	UNIDAD No.1	13.732,52				13.732,52
SANDILLAL	UNIDAD No.2	13.732,52				13.732,52
SANDILLAL	EQUIPO AUXILIAR	3.923,58				3.923,58
SANDILLAL	ALMACENES	258,06				258,06
TORO I	OBRAS COLATERALES	1.458,79	1,59			1.460,37
TORO I	EDIFICIO CASA DE MAQUINAS	3.587,16		85,12		3.672,30
TORO I	PRESA - TOMAS (OBRA CIVIL)	4.431,88				4.431,88
TORO I	PRESA - TOMAS (OBRA ELECTROMECANICA)	1.697,13				1.697,13
TORO I	TUNEL	8.278,78				8.278,78
TORO I	TUBERIA CONDUCCION	8.503,45				8.503,45
TORO I	DESFOGUE	1.277,47				1.277,47
TORO I	UNIDAD No.1	7.128,77				7.128,77
TORO I	UNIDAD No.2	7.128,77				7.128,77
TORO I	EQUIPO AUXILIAR	1.944,21				1.944,21
TORO I	ALMACENES	188,58				188,58
TORO II	OBRAS COLATERALES	508,17				508,17
TORO II	EDIFICIO CASA DE MAQUINAS	8.842,44				8.842,44
TORO II	PRESA - TOMAS (OBRA CIVIL)	6.934,60				6.934,60
TORO II	EMBALSE	19.610,11				19.610,11
TORO II	PRESA - TOMAS (OBRA ELECTROMECANICA)	4.446,23				4.446,23
TORO II	TUNEL	8.561,75				8.561,75
TORO II	TUBERIA CONDUCCION	9.781,65				9.781,65
TORO II	DESFOGUE	1.814,49				1.814,49
TORO II	UNIDAD No 1	10.307,75				10.307,75
TORO II	UNIDAD No 2	10.307,75				10.307,75
TORO II	EQUIPO AUXILIAR	2.847,82				2.847,82
COLIMA	DEPOSITO DE COMBUSTIBLE #1 (DIESEL)	403,34				403,34
COLIMA	DEPOSITO DE COMBUSTIBLE #2 (BUNKER)	221,63				221,63
COLIMA	DEPOSITO DE COMBUSTIBLE #3 (MEZCLA)	297,77				297,77
COLIMA	DEPOSITO DE COMBUSTIBLE #4 (MEZCLA)	344,78				344,78
COLIMA	CASA MAQ. OBRA ELECTROM.	7.827,59		21,28		7.848,87
COLIMA	CASA MAQUINAS OBRA CIVIL	1.954,61				1.954,61
COLIMA	SISTEMA CONTRA INCENDIOS	405,39				405,39
COLIMA	ALMACEN OPERACION COLIMA	82,95				82,95
COLIMA	ALMACEN SEGURIDAD COLIMA	14,29				14,29
MOIN I	DEPOSITO DE COMBUSTIBLE #1 (DIESEL)	492,63				492,63
MOIN I	DEPOSITO DE COMBUSTIBLE #2 (BUNKER)	1.910,11				1.910,11
MOIN I	CASA MAQ. OBRA ELECTROM.	13.281,69				13.281,69
MOIN I	CASA MAQUINAS OBRA CIVIL	1.294,94				1.294,94
SAN ANTONIO	DEPOSITO DE COMBUSTIBLE #1 (DIESEL)	3.973,29				3.973,29
SAN ANTONIO	DEPOSITO DE COMBUSTIBLE #2 (DIESEL)	1.619,12				1.619,12
SAN ANTONIO	DEPOSITO DE COMBUSTIBLE #3 (DIESEL)	1.426,37				1.426,37
SAN ANTONIO	TORRE DE ENFRIAMIENTO	80,95				80,95
SAN ANTONIO	CASA MAQ. OBRA ELECTROM.	11.584,95		21,28		11.606,23
SAN ANTONIO	CASA DE MAQUINAS OBRA CIVIL	1.888,15				1.888,15
SAN ANTONIO	SISTEMA CONTRA INCENDIOS	840,88				840,88
SAN ANTONIO	ALMACEN OPERACION SAN ANTONIO	712,14				712,14
BARRANCA	DEPOSITO DE COMBUSTIBLE #1 (DIESEL)	2.623,91				2.623,91
BARRANCA	DEPOSITO DE COMBUSTIBLE #2 (DIESEL)	2.639,74				2.639,74
BARRANCA	DEPOSITO DE COMBUSTIBLE #3 (DIESEL)	4.112,54				4.112,54
BARRANCA	CASA MAQ. OBRA ELECTROM.	12.965,53		21,28		12.986,81
BARRANCA	CASA MAQUINAS OBRA CIVIL	2.473,16				2.473,16
BARRANCA	ALMACEN OPERACION BARRANCA	269,01				269,01

**SECTOR ELECTRICIDAD  
POLIZA U-500/VALORES ASEGURADOS  
PERIODO 2009-2010  
(cifras en miles dólares)**

NOMBRE DE LA DEPENDENCIA	LOCALIDAD (Nombre del inmueble)(4)	SUBTOTAL VALOR DE REPOSICION	DIR. CAPITAL HUMANO MOBILIARIO Y EQUIPO	CENCE MOBILIARIO Y EQUIPO	TECNOLOGIA DE INFORMACION MOBILIARIO Y EQUIPO	TOTAL GENERAL
BARRANCA	ALMACEN SEGURIDAD BARRANCA	1.005,03				1.005,03
MOIN II	CASA MAQ. OBRA ELECTROM.	84.054,61				84.054,61
MOIN II	CASA DE MAQUINAS OBRA CIVIL	8.674,00				8.674,00
MOIN II	DEPOSITO DE COMBUSTIBLE #3 (DIESEL)	4.232,33				4.232,33
MOIN II	DEPOSITO DE COMBUSTIBLE #4 (DIESEL)	4.775,13				4.775,13
MOIN II	DEPOSITO DE COMBUSTIBLE #5 (DIESEL)	4.543,14				4.543,14
MOIN II	ALMACEN OPERACION MOIN	2.770,79				2.770,79
MOIN II	ALMACEN SEGURIDAD MOIN	1.033,81				1.033,81
MOIN II	ALMACEN CREDI SUISE PLANTA MOIN	13,15				13,15
MOIN II	ALMACEN 2DA EMISION PLANTA MOIN	599,47				599,47
MOIN II	ALMACEN Moín BCIE	2.711,45				2.711,45
MOIN III	EDIFICIO DE CONTROL	316,26	1,59	21,28		339,15
MOIN III	DEPOSITO DE COMBUSTIBLE #6 (DIESEL)	4.743,27				4.743,27
MOIN III	DEPOSITO DE COMBUSTIBLE #7 (DIESEL)	4.256,12				4.256,12
MOIN III	CASA MAQ. OBRA ELECTROM.	24.491,61				24.491,61
MOIN III	CASA MAQUINAS OBRA CIVIL	1.992,82				1.992,82
MIRAVALLS I	TORRE DE ENFRIAMIENTO	248,87				248,87
MIRAVALLS I	CASA MAQ. OBRA ELECTROM.	151.238,82		120,23	6,00	151.365,05
MIRAVALLS I	CASA MAQUINAS OBRA CIVIL	26.363,18				26.363,18
MIRAVALLS	ALMACEN OPERACION MIRVALLES	794,44				794,44
MIRAVALLS	ALMACEN SEGURIDAD MIRAVALLS	4.887,54				4.887,54
MIRAVALLS II	TORRE DE ENFRIAMIENTO	10.458,45				10.458,45
MIRAVALLS II	CASA MAQ. OBRA ELECTROM.	58.630,31				58.630,31
MIRAVALLS II	CASA DE MAQUINAS OBRA CIVIL	8.330,19				8.330,19
UNIDAD BOCA DE POZO	VAPORDUCTOS	112,44				112,44
UNIDAD BOCA DE POZO	CASA MAQ. OBRA ELECTROM.	4.374,18				4.374,18
UNIDAD BOCA DE POZO	CASA DE MAQUINAS OBRA CIVIL	267,07				267,07
MIRAVALLS V	TORRE DE ENFRIAMIENTO	731,85				731,85
MIRAVALLS V	CASA MAQ. OBRA ELECTROM.	20.423,83				20.423,83
MIRAVALLS V	CASA DE MAQUINAS OBRA CIVIL	2.200,39				2.200,39
TEJONA	EDIFICIO DE CONTROL	1.077,47				1.077,47
TEJONA	FUNDACIONES OBRA CIVIL	2.367,84				2.367,84
TEJONA	OBRAS Y EQUIPO ELECTROMECHANICO	10.516,91				10.516,91
PEÑAS BLANCAS	OBRAS COLATERALES	1.283,40				1.283,40
PEÑAS BLANCAS	EDIFICIO CASA DE MAQUINAS	3.315,03				3.315,03
PEÑAS BLANCAS	PRESA - TOMAS (OBRA CIVIL)	17.633,74				17.633,74
PEÑAS BLANCAS	TUNEL	8.817,73				8.817,73
PEÑAS BLANCAS	CANAL	2.915,56				2.915,56
PEÑAS BLANCAS	TANQUE OSCILACION	1.539,01				1.539,01
PEÑAS BLANCAS	TUBERIA CONDUCCION	4.483,30				4.483,30
PEÑAS BLANCAS	UNIDAD No.1	7.976,00				7.976,00
PEÑAS BLANCAS	UNIDAD No.2	7.976,00				7.976,00
PEÑAS BLANCAS	EQUIPO AUXILIAR	2.175,27				2.175,27
PEÑAS BLANCAS	MINICENTRAL ECOLOGICA	619,96				619,96
PEÑAS BLANCAS	ALMACENES	509,27				509,27
CARIBLANCO	OBRAS COLATERALES	2.718,62				2.718,62
CARIBLANCO	EDIFICIO CASA DE MAQUINAS	5.015,14				5.015,14
CARIBLANCO	PRESA - TOMAS (OBRA CIVIL)	8.054,45				8.054,45
CARIBLANCO	EMBALSE	13.395,60				13.395,60
CARIBLANCO	TUNEL	46.710,65				46.710,65
CARIBLANCO	CANAL	6.024,88				6.024,88
CARIBLANCO	TANQUE OSCILACION	7.124,87				7.124,87
CARIBLANCO	TUBERIA CONDUCCION	13.248,77				13.248,77
CARIBLANCO	UNIDAD No.1	11.599,82				11.599,82
CARIBLANCO	UNIDAD No.2	11.599,82				11.599,82
CARIBLANCO	EQUIPO AUXILIAR	3.135,09				3.135,09
CARIBLANCO	ALMACENES	698,66				698,66
GUÁPILES	CASA MAQ. OBRA ELECTROM.	11.799,00				11.799,00
GUÁPILES	CASA MAQ. OBRA CIVIL	1.325,80				1.325,80
GUÁPILES	DEPOSITO DE COMBUSTIBLE #1 (DIESEL)	496,33				496,33
GUÁPILES	DEPOSITO DE COMBUSTIBLE #2 (BUNKER)	1.554,54				1.554,54
GUÁPILES	SUBESTACION	1.634,15				1.634,15
OROTINA	CASA MAQ. OBRA ELECTROM.	6.305,43				6.305,43
OROTINA	CASA MAQ. OBRA CIVIL	968,21				968,21
OROTINA	DEPOSITO DE COMBUSTIBLE #1 (DIESEL)	489,07				489,07
OROTINA	DEPOSITO DE COMBUSTIBLE #2 (BUNKER)	1.531,80				1.531,80
OROTINA	SUBESTACION	1.589,66				1.589,66

**SECTOR ELECTRICIDAD**  
**POLIZA U-500/VALORES ASEGURADOS**  
**PERIODO 2009-2010**  
 (cifras en miles dólares)

NOMBRE DE LA DEPENDENCIA	LOCALIDAD (Nombre del inmueble)(4)	SUBTOTAL VALOR DE REPOSICION	DIR. CAPITAL HUMANO MOBILIARIO Y EQUIPO	CENCE MOBILIARIO Y EQUIPO	TECNOLOGIA DE INFORMACION MOBILIARIO Y EQUIPO	TOTAL GENERAL
		2.414.664,16				2.416.296,38
SERV. TEC. CENTRAL	ACTIVOS EQUIPO ESPECIALIZADO	46.136,10				46.136,10
SERV. TEC. HUETAR	ACTIVOS EQUIPO ESPECIALIZADO	80,67				80,67
		46.216,76				46.216,76
		2.460.880,92	6,35	1.625,87	6,00	2.462.513,14

ICE ENERGIA  
2009-2010  
Monto en miles de \$  
**2.639.952**

**Reclamos Pendientes I.C.E. (póliza U-500)**  
**Cifras en US\$**

<b>Daño Directo y Fidelidad:</b>				
Reclamo	Fecha de evento	Reserva	Cobertura afectada	Ajustador
TR-2007-02	23/01/2007	1.000.000	ROTURA DE TURBINA 8 DE MOIN	Miller
TR-2007-04	03/04/2007	4.000.000	ROTURA DE TURBINA 9 DE MOIN	Cunningham
TR-2007-12	27/03/2007	750.000	Daños a transformador Cañas	Cunningham
TR-2008-31	25/07/2008	23.000.000	Daños en PH La Garita	Miller
TR-2008-55	Sin fecha	25.000	Daños en Transformador Río Claro	Miller
TR-2008-57	18/11/2008	1.000.000	Daños en PH La Garita	Miller
TR2009-02	08/01/2008	50.000.000	Terremoto 08.01.2009	Miller
TR-2007-19	29/05/2007	25.000	Infidelidad	
TR-2007-33	01/08/2007	80.769	Infidelidad de Carlos Montoya	
<b>79.880.769</b>				
<b>Responsabilidad Civil:</b>				
No.Reclamo	Día Evento	Reserva		
TR-1999-13	20/05/1997	53.571		
TR-2000-10	18/10/1999	1.000		
TR-2003-17	15/11/2002	16.071		
TR-2003-18	30/10/2003	100.000		
TR-2006-15	09/07/2006	12.093		
TR-2006-16	25/07/2006	1.000		
TR-2007-07	22/03/2007	2.000		
TR-2007-15	03/06/2007	1.000		
TR-2007-20	22/02/2007	1.000		
TR-2007-26	25/09/2007	10.000		
TR-2007-34	12/11/2007	1.000		
TR-2007-38	20/10/2007	5.000		
TR-2008-01	23/12/2007	10.000		
TR-2008-05	18/01/2008	10.000		
TR-2008-11	01/03/2008	10.000		
TR-2008-16	07/05/2008	10.000		
TR-2008-17	09/05/2008	10.000		
TR-2008-23	16/06/2008	10.000		
TR-2008-25	26/06/2008	26.554		
TR-2008-27	29/05/2008	5.000		
TR-2008-30	21/07/2008	5.000		
TR-2008-33	29/07/2008	5.000		
TR-2008-42	08/08/2008	5.000		
TR-2008-43	11/08/2008	5.000		
TR-2008-47	16/09/2008	10.000		
TR-2008-52	28/10/2008	5.000		
TR-2008-58	17/11/2008	2.000		
TR-2008-60	09/12/2008	2.000		
TR-2008-61	15/12/2008	2.000		
TR-2009-05	08/01/2009	2.000		
<b>338.291</b>				
<b>80.219.060</b>				

EXHIBIT "D"

**From:** Lianette Castillo  
**Sent:** Monday, February 9, 2009 10:11 PM (GMT)  
**To:** jhblake@hemisphericre.com  
**Cc:** jamarcano@hrg-hrhpartnership.com; Guiselle Monge; Jose Angel Villalobos; Johnny Zeledón

**Subject:** Renewal I.C.E. 2009 – 2010 / Invitation to Bid

Attach: Invitation Policy I.C.E. - U500.pdf; Appendix No. 1 I.C.E. – Particular Conditions 2009. pdf; Appendix No. 2 I.C.E. – Deductible Alternatives.pdf; Appendix No. 3 I.C.E. GRAND TOTAL 2009-2010; Appendix No. 4.1 Telecommunications Amount I.C.E. 2009-2010.pdf; Appendix No. 4.2 Telecommunications Amount I.C.E. 2009-2010.pdf; Appendix No. 4.3 Telecommunications Amount I.C.E. 2009-2010.pdf; Appendix No. 5 Administration Amount I.C.E. 2009-2010.pdf; Appendix No. 6 RASCA Amount I.C.E. 2009-2010.pdf; Appendix No. 7 CNFL Amount I.C.E. 2009-2010.pdf; Appendix No. 8.1 Energy Amount I.C.E. 2009-2010.pdf; Appendix No. 8.2 Energy Amount I.C.E. 2009-2010.pdf; Appendix No. 8.3 Energy Amount I.C.E. 2009-2010.pdf; Appendix No. 8.4 Energy Amount I.C.E. 2009-2010.pdf; Appendix No. 8.5 Energy Amount I.C.E. 2009-2010.pdf; Appendix No. 9 Claims I.C.E. 2009-2010.pdf;

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Dear John:

Please submit your bid in accordance with the terms of the attached invitation for the renewal of the policy for the Instituto Costarricense de Electricidad.

As described in the invitation, the bid must be submitted no later than next Monday, 16 February, at 6:00 PM Costa Rica local time.

In order to present your bid we do not request that you contact the Insured or the Reinsurance market.

Please carefully review the terms of the invitation, which shall govern this negotiation.

Please note that in addition to this request sent to you, we are simultaneously requesting bids from four additional brokers.

Invitation

Appendices

We remain at your disposal to answer any questions, in accordance with the terms of the invitation.

Sincerely,

[Exhibit stamp numbered Exhibit 11]

INS 004523



POLICY: Instituto Costarricense de Electricidad (920-0U500)

INVITATION TO BID

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1. INVITATION TO BID

This Invitation to Bid (the "Invitation") is issued by Instituto Nacional de Seguros of Costa Rica.

Reinsurance brokers interested in providing the services described in the Scope of Work accompanying the Invitation should submit a bid as per the Form of Proposal accompanying this Invitation.

Brokers are advised to check the number of pages and contents of this document and if there is any question as to the full intent or meaning of any description, Brokers must notify I.N.S. at once and have the same clarified.

Capitalized terms shall have the meaning ascribed to them in this document.

2. GENERAL INTRODUCTION

The I.N.S is the insurer of Instituto Costarricense de Electricidad, which has the following profile:

The ICE was established in 1949. Through its companies, it develops, executes, produces and sells all kinds of electric and telecommunications utilities.

Over time, the ICE evolved as a group of state enterprises, comprising ICE Electricity and Telecommunications Sector, Radiografica Costarricense SA (RACSA) and Compañia Nacional de Fuerza y Luz (CNFL), which have charted their course through various modernization projects developed in recent decades.

The ICE Group has managed the construction of numerous hydroelectric, thermal and geothermal construction projects, in addition to the installation of solar panels in remote communities and the production of wind energy.

In the field of energy, ICE has hydroelectric plants such as: Garita, Rio Macho, Cachi, Arenal, Corobici, Ventanas Santa, Sandillal, Tore I, Toro II, Angostura, Penas Blancas, Cariblanco, among others. In the geothermal field, it has Miravalles Plants I, II and V. Its Planta Tejona produces wind power. Thermal plants include Barranca, Moín, San Antonio and Colima among others.

INS 004524





POLICY: Instituto Costarricense de Electricidad (920-0U500)

INVITATION TO BID

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Compania Nacional de Fuerza y Luz, owns eight small electricity generating plants and major works such as the Daniel Gutierrez and Brasil hydroelectric plants. The Cote hydroelectric power projects, the Moin III thermal plant and the Rio Azul Biothermal Project are currently under construction. Rio Azul is the first project of its kind in Latin America to use the biogas produced by solid waste to generate energy. The underground electricity system for the city of San Jose is being developed in parallel.

Additional details about the operation of the ICE are included in the Appendices.

3. OBJECTIVE AND SCOPE OF THE SERVICES

The objective of this Invitation is to arrange the supply of Reinsurance Brokerage Services for the negotiation and placing of the ICE Property Reinsurance Program, as further detailed herein.

The Broker shall not consult with the Insured or Reinsurers

The Bid to be submitted is to indicate:

- the Brokerage Fee to be paid by I.N.S. to the Broker for the services to be rendered by the Broker, according to the terms and conditions as detailed in the proposed Program outlined herein.

The Brokerage Fee should be presented as a fixed amount. According to the Ministry of Finance official letter No. CGS-031-2009 of 01.20.2009, fees for services rendered outside of Costa Rica are exempt from taxes.

The selected Broker must attest that the final reinsurance premium is pure Net Premium by the presentation of all of the slips bearing the respective stamp and signature of the underwriters of each reinsurer participating in the program on a pure net basis as defined above.

The selected Broker should take into account the corresponding 5.5% tax on foreign remittances.



POLICY: Instituto Costarricense de Electricidad (920-0U500)

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INVITATION TO BID

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Proposal by Selected Broker:

The Proposal slip to be made by the Broker selected by I.N.S. shall be backed by reinsurers with minimum rating of "A-" according to Standard & Poor's, AM Best, Fitch and/or Moody's.

The selected Broker will receive from I.N.S the payment of the Brokerage Fee, as defined above.

ICE All Risk Property Civil Liability, Terrorism and Commercial Crime Program:

The particular conditions, choice of deductibles, claims and detail the amount insured is [sic] attached as Appendices.

Information to be included in Bid:

As part of the Bid, the Bidders must present a document detailing:

- (a) the strategy for the placement of the ICE risks as requested herein.
- (b) a time schedule for the marketing of the ICE program to reinsurers;
- (c) Worldwide capabilities and experience in Costa Rica and the Central American Region.
- (d) Power Generation Capabilities (pls. provide list of similar clients/accounts)
- (e) Engineering & Risk Management Services;
- (f) Claims Services and experience in handling large and complex claims;
- (g) Market Security controls/services.
- (h) Curricula of the professional staff allocated to the placement;
- (i) the main proposed reinsurers that the Bidder proposes may participate in the program
- (j) Any additional services / capabilities.

Additionally, Brokers are requested to comment on the prevailing global insurance market conditions, highlighting conditions in specific markets and the market capacity for the placement of the ICE risk with the above noted Program limit.



POLICY: Instituto Costarricense de Electricidad (920-0U500)

**INVITATION TO BID**

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**4. DURATION OF THE SERVICES**

The duration of the services shall start immediately after I.N.S. names the Broker and last through the whole period of the All Risks Property, Civil Liability, Terrorism and Commercial Crime Reinsurance Program (and after the period if any claim is under regulation, until the final payment of the respective indemnification).

**5. KNOWLEDGE OF INVITATION DOCUMENTS AND OPERATIONS**

Participants are advised to check the contents and attached files of this Invitation. Brokers are deemed to have fully examined the whole of this Invitation. Any discrepancies, errors, omissions or questions must be reported to I.N.S. at once for clarification.

The date for receipt of questions closes on February 11th, 2009, by 12:00 local time in Costa Rica. Answers to questions will be forwarded to all Brokers as soon as possible but no later than 1 day before the closing date for receipt of proposals. However, when a specific question is regarded as particular to or intellectual property of a certain Broker, it should be identified as such, so it will not be disclosed to the other Brokers.

Bidders should familiarize themselves with the specific conditions of the various types and sites where the client operates. By submission of a Bid, the Broker will be deemed to have acquainted himself fully with the Invitation, local laws and all other aspects of the Services required by I.N.S.

**6. QUERIES FROM BIDDERS**

Any questions which Brokers may wish to raise in relation to this Invitation shall be addressed in writing by e-mail before close of business on the above date:

**INS**

Name: José Angel Villalobos  
Address: Direccion de Reaseguros  
Phone: (506) 2233-9634  
Email:  
jvillalobos@ins-cr.com



POLICY: Instituto Costarricense de Electricidad (920-0U500)

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INVITATION TO BID

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Copied to:

Guisselle Monge S., gmonge@ins-cr.com  
Liannette Castillo G., lcastillo@ins-cr.com  
Johnny Zeledón C., jzeredon@ins-cr.com

7. ADDENDA

I.N.S. may clarify and issue addenda to this Invitation at any time during the bidding process, for any reason, whether of its own initiative or in response to a clarification request. Brokers shall be required to expressly identify and accept all bid addenda.

8. SUBMISSION OF BIDS

- Bids shall be submitted in Spanish
- Bids shall be submitted on the Brokers official stationery and shall be complete in all aspects and fully compliant with the stipulations and requirements of this Invitation. Information shall be presented in an objective and methodical manner without additions, deletions, alterations, omissions or handwritten annotations. All pages shall be numbered and initialed by the authorised party.

Partial or incomplete Bids will not be accepted. Unsuccessful Brokers will be notified after Contract award.

The Broker shall not, under any circumstances, after submission of its Bid, modify the conditions of the proposal alleging lack of information or insufficient data regarding the Services, local conditions or inability to obtain data, under penalty of disqualification.

Any Broker who wishes to change any of the terms and/or conditions of this Invitation may propose alternatives in its Bid, provided that the Broker also presents a main proposal in accordance with all the terms and conditions hereof.



POLICY: Instituto Costarricense de Electricidad (920-0U500)

INVITATION TO BID

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Bids must be submitted by the time and date stipulated in the "invitation," marked:

**ICE Reinsurance program  
Invitation No. 01-2009  
Brokerage Services  
(Name of Broker)**

and submitted via either paper document or on CD media or by email as an electronic file attachment.

Brokers are encouraged to submit Bids as electronic files via email or by CD.

Web based Bids will not be accepted.

This bid shall contain as a minimum the following documentation:

- a) If by paper document, 1 Copy of the Bid, on the official letterhead and signed by authorised representative(s) of the Broker;
- b) If by electronic means (CD or E file), then it must contain a scanned letterhead and signed by authorised representative(s) of the Broker;
- c) Proposed Brokerage Fee
- d) An executed copy of the Confidentiality Agreement attached hereto;
- e) Broker's Organisation Chart as well as Proposed Project I.N.S. Brokerage Team Structure and Professional Staff chart showing the staff to be utilized in providing Services;
- f) Proposed services methodology (description of the methodology and form of execution to be used.)
- g) Brokers' list of international experience as well as experience in similar placements;
- h) Curriculum vitae of all key personnel to be involved in providing the services, including but not limited to the following information:



POLICY: Instituto Costarricense de Electricidad (920-0U500)

**INVITATION TO BID**

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- Duration of employment/service with the Bidder;
  - Time worked with the other members of the team;
  - Specific experience in management services relevant to their proposed role in the provision of the Services.
- i) Confirmation by the Broker that it holds a valid E&O policy indicating the liability limit.
- j) Formal indication of the Brokers contacts to be responsible for the I.N.S. All Risks Property, Civil Liability, Terrorism and Commercial Crime Program account.
- k) Other information which the Broker may deem relevant.

**9. DURATION OF BIDS**

Bids are to remain valid for a period of ninety (90) days after the last date for Bid submission and shall not be withdrawn during this period.

**10. REJECTION OF BIDS**

Bids may be rejected, at the I.N.S.'s sole discretion, if, but not necessarily only if:

- a) it is received after the time and date stipulated. Postal delays will not constitute a claim for recognition of a Bid rejected in terms hereof;
- b) it contains any omission, erasure, alteration, text addition or irregularity;
- c) it is considered unbalanced, or does not include the required information requested elsewhere or necessary for proper comparison and evaluation.

I.N.S. reserves the right to accept nonconforming bids in its sole discretion. I.N.S. may, in its absolute discretion, accept amendments to the Services. The Broker may not make amendments to the Notification of Intention to Submit a Bid.



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INVITATION TO BID

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11. ADJUDICATION OF BIDS

Only proposals which meet the requirements of the Invitation will be evaluated.

During the process of evaluation I.N.S. may request the Broker to submit additional information or clarification of items of the proposal. Subject to (6) above, if any additional information that had not been included in this Invitation (as determined solely by I.N.S.) is given to one Broker further to a question or request by such Broker, then I.N.S. will provide such additional information to all Brokers. If the response from I.N.S. simply clarifies information already provided to all Brokers, then at the sole discretion of I.N.S., the clarification will not be provided to other Brokers.

I.N.S. may further request the Broker to make a presentation of both its company and of its proposal.

In evaluating Bids, I.N.S. will determine which Bid represents best value to I.N.S. without exposing it to undue risk. I.N.S. will take into account, among other matters which it may determine in its sole discretion, the extent to which the Bid meets the following evaluation criteria:

- a) Proven record of the Broker on similar work;
- b) Relevant skills and experience of key personnel in brokering reinsurance programs for electricity production (hydroelectric, thermal, wind, etc.), telecommunications, etc.
- c) International insurance brokerage experience in the global insurance market.

12. ACCEPTANCE OF BIDS

I.N.S. reserves the right to accept any proposal, including any proposal other than the lowest priced, and to accept or reject any proposal in whole or in part, or to reject all proposals with or without giving reasons, and, if no proposal is accepted, to have the Services performed in such other manner or by such other party as it may elect.

The successful Broker shall be notified by means of a Letter of Award summarizing the terms of the Contract including any post-Bid negotiations.

Unsuccessful Brokers shall be notified after issue of the Letter of Award to the successful Broker.



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INVITATION TO BID

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13. CONVERSION TO CONTRACT DOCUMENT

Upon evaluation, adjudication, clarification and award, the successful Bid shall be incorporated into the final Agreement, which will include the Invitation, any modifications, instructions and re-submissions that may have been agreed between I.N.S. and the successful Broker prior to the date of award of the contract. The final Agreement will contain the entire Agreement between the parties concerning the Services and cancels and supersedes the Invitation and any previous agreements with I.N.S., and stipulations in relation to the Services

14. EXPENSES IN PREPARATION OF BIDS

I.N.S. will not pay or be responsible for any expense or loss which the Broker may incur in the preparation of its Bid.

15. CONFIDENTIALITY OF INFORMATION

The Broker shall treat all details, specifications, design criteria, parameters and any other information contained in this Invitation and any subsequent correspondence, discussions, submissions and other information as may be transmitted during and after negotiations, as private and confidential irrespective of whether the Bid is accepted or not. I.N.S. undertakes to treat all Bids submitted as private and confidential, but shall be entitled to disclose the Brokers confidential information to its investors, advisers, consultants, employees and agents for all purposes in connection with analyzing the Bid.

16. LANGUAGE

The Bids, correspondence, and all other documents relevant to this Invitation and any subsequent contract shall be in Spanish.

17. COLLUSIVE BIDDING AND IMPROPER INFLUENCE

Brokers and their personnel must not engage in any collusive bidding, anticompetitive conduct or any other similar conduct with any other Broker or any other person in relation to the preparation or presentation of its Bid.





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INVITATION TO BID

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Brokers must not communicate or solicit information from I.N.S., except through the INS's designated contacts.

In submitting its Bid, the Broker warrants that it, and each of its directors, officers, employees and any other person acting on its behalf has not committed and will not commit, either directly or indirectly, any offense under any applicable law creating offenses in respect of fraudulent acts; or offering, accepting, giving or agreeing to give, receive or agree to receive (directly or indirectly) to or from any of I.N.S.'s personnel, official, or other third party any gift, payment or consideration of any kind as an inducement or reward for the purpose of (i) influencing any act or decision of any of I.N.S.'s personnel or any official in their official capacity; (ii) inducing any of I.N.S.'s personnel or official to do or omit to do any act in violation of his lawful or contractual duty; or (iii) securing any improper advantage in relation to the Bid or the Program.

I.N.S. may, at its sole and absolute discretion, reject any Bid presented by a Broker who I.N.S. reasonably considers may have engaged in any collusive bidding, anticompetitive conduct or any other similar conduct with any other Broker or any other person in relation to the preparation or presentation of its Bid.

If the Broker (or any of its directors, officers, employees or any other person acting on its behalf) commits any such act as contemplated above, then I.N.S. may, without limiting any other rights at law or otherwise, immediately withdraw the Brokers' right to bid and may forthwith by notice in writing terminate any evaluation of that Broker's Bid or negotiation with the Bid.

18. NO ACCEPTANCE

No bid is accepted until the issuing of the acceptance letter by I.N.S. Nothing in the Invitation constitutes a binding undertaking of any kind by I.N.S.

19. LIMITATION OF LIABILITY

By submission of a Bid, the Broker will be deemed to have become fully acquainted with the Invitation, all ancillary documents, any applicable laws, regulations and requirements (including local law, regulations and requirements, to the extent applicable) and all other aspects of the Services required by I.N.S.



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INVITATION TO BID

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The Broker acknowledges that it did not rely upon any implied statement, warranty or representations by I.N.S. (other than those contained in this Invitation), and that it is relying on its own enquiries in preparing the Bid. Furthermore, the Broker is satisfied as to the correctness and sufficiency of its Bid.

FORM OF PROPOSAL

To:

Name:

Title:

I.N.S.

Address:

**ICE ALL RISK PROPERTY, CIVIL LIABILITY,  
TERRORISM AND COMMERCIAL CRIME PROGRAM:  
INVITATION NUMBER:  
BROKERAGE SERVICES**

Sir,

Having examined the Conditions of the Invitation, Scope of Work, schedules, specifications and all other documents forming part of the Invitation, having satisfied ourselves regarding the extent and conditions of the Services and the accuracy of the information contained in the Invitation and having informed ourselves of the applicable laws, regulations, permits, licenses and codes required or pertaining to the Services, we the undersigned, are willing to contract for and undertake the Services required to be done in accordance with the Invitation to the satisfaction of I.N.S. for the sum of:



POLICY: Instituto Costarricense de Electricidad (920-0U500)

INVITATION TO BID

(in words)

(in numbers)

or such other sum that may be ascertained and agreed by the parties in accordance with the said Invitation.

We further undertake that this Bid cannot be withdrawn or retracted for a period of ninety (90) days from the closing date for Bid submissions or any agreed extension thereto.

Notwithstanding that this Bid is submitted by invitation, it is clearly understood and agreed that there is no obligation upon I.N.S. to accept any Bid regardless of its commercial value.

We undertake to submit evidence of our E&O Program on the terms detailed in the Invitation.

Dated at \_\_\_\_\_ on this \_\_\_\_ day of \_\_\_\_\_, 2009

\_\_\_\_\_  
Name Signature

In the capacity of \_\_\_\_\_ duly authorized to sign Bids for and on behalf of \_\_\_\_\_

in the presence of the undersigned witnesses:

1 \_\_\_\_\_ 2 \_\_\_\_\_

**APPENDICES**

The following information is provided to the Broker as background information to assist the Brokers in developing their Bid. Certain information, in particular the Risk Inspection reports are, in some cases, dated. These should be used by the Brokers as providing narrative information regarding the types of operations at the various I.C.E. plants, as notwithstanding the fact that the numerical information may be outdated, the operations essentially remain as described herein. Please note that any Process Flowsheets presented are considered current reflections of the operations.



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INVITATION TO BID

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A. ICE ALL RISK PROPERTY, CIVIL LIABILITY, TERRORISM AND COMMERCIAL CRIME PROGRAM:

- (1) Appendix No. 1 I.C.E. Particular Conditions
- (2) Appendix No. 2 I.C.E. Deductible Alternatives

B. DETAIL OF RISK VALUES

- (1) Appendix No. 3 Grand Total I.C.E. 2009-2010.
- (2) Appendix No. 4.1. Telecommunications Amount I.C.E. 2009-2010
- (3) Appendix No. 4.2. Telecommunications Amount I.C.E. 2009-2010
- (4) Appendix No. 4.3. Telecommunications Amount I.C.E. 2009-2010
- (5) Appendix No. 5 Administration Amount I.C.E. 2009-2010
- (6) Appendix No. 6 RACSA I.C.E. 2009-2010
- (7) Appendix No. 7 Monte CNFL I.C.E. 2009-2010
- (8) Appendix No. 8.1. Monte Energia I.C.E. 2009-2010
- (9) Appendix No. 8.2. Monte Energia I.C.E. 2009-2010
- (10) Appendix No. 8.3. Monte Energia I.C.E. 2009-2010
- (11) Appendix No. 8.4. Monte Energia I.C.E. 2009-2010
- (12) Appendix No. 8.5. Monte Energia I.C.E. 2009-2010

C. I.C.E. CLAIMS RECORD

- (1) Appendix No.9 Claims I.C.E. 2009 2010



**Morningside**  
Translations

## TRANSLATOR CERTIFICATION

450 7th Ave  
6th Floor  
New York, NY 10123  
Tel 212.643.8800  
Fax 212.643.0005  
www.morningtrans.com

**County of New York**  
**State of New York**

Date: March 28, 2013

To whom it may concern:

This is to certify that the attached translation from Spanish LA into English is an accurate representation of the documents received by this office.

The documents are designated as:

- Exhibit 11

Anna Lee, Project Manager in this company, certifies that Cecilia I. Cafete Medina, who reviewed and edited these documents for accuracy, is fluent in Latin American Spanish and standard North American English and qualified to translate. Anna Lee attests to the following:

"To the best of my knowledge, the aforementioned documents are a true, full and accurate translation of the specified documents."



Signature of Anna Lee

EXHIBIT "E"

# EXHIBIT "B"

$\Delta \pi$ EXHIBIT	13
Deposited	9/10/08
Date	5/21/12 JS
For	
WWW.DEPOBOOK.COM	



*Oferta Prealable*

15 de Febrero del 2009

Sr. Dn. Jose Angel Villalobos  
Director de Reaseguros  
Instituto Nacional de Seguros de Costa Rica  
San Jose, Costa Rica

Ref.: Programa de Seguros ICE  
Licitacion No. 01-2009  
Servicio de Correduria  
Hemispheric Reinsurance Group, L.L.C.

Estimado Dn. Jose Angel:

Ateniendonos a su autorizacion extendida durante nuestra conversacion telefonica de esta manana, y confiados de que (de acuerdo con la redaccion de las bases de la licitacion del acapite) no correremos el riesgo de ser descalificados por modificar nuestra propuesta mandado a su direccion el dia Viernes pasado, cumplenos con adjuntar nuestra propuesta modificada, unicamente en lo que concierne a las paginas 1 de 11 y 2 de 11, en lo que se refiere a nuestro honorario para renovar la poliza de I.C.E. en el caso de que nos vemos favorecidos por el I.N.S. para tal proposito.

En la misma forma que mandamos el original, esta propuesta se mandara por FAX, correo electronico y una copia sera entregada en mano a la Direccion de Reaseguro del I.N.S., todos antes de terminar el dia Lunes 16 de Febrero, fecha tope para presentar dicha propuesta.

Sin mas, a Ud. le extiendo mis disculpas por haberle llamado el dia Domingo, y las gracias por haberme recibido la llamada y confirmandonos la autorizacion para modificar nuestra oferta, lo cual lo adjuntamos

Atentamente,

John H. Blake

Socio Gerente





Página 1 de 11

INSTITUTO NACIONAL DE SEGUROS  
DIRECCION DE REASEGUROS  
ATENCION: Don JOSE ANGEL VILLALOBOS  
DIRECTOR DE REASEGUROS

**Ref:**  
**Programa de Reaseguros del I.C.E.**  
**Invitación No 01-2009**  
**Servicios de Correduría**  
**HEMISPHERIC REINSURANCE GROUP L.L.C.**

Adjuntamos nuestra propuesta según la invitación cursada por el I.N.S. a Hemispheric Reinsurance Group L.L.C. y confirmamos que esta propuesta tiene un período de vigencia de noventa (90) días a partir del 16 de Febrero del 2009, fecha de presentación de la Propuesta y no será retirada durante este período.



## FORMA DE PROPUESTA

A: Sr. Jose Angel Villalobos  
Jefe, Dirección de Reaseguros  
Instituto Nacional de Seguros, I.N.S.  
Dirección: Apdo. Postal 10061 - 1000 San Jose  
Costa Rica.

**PROGRAMA DE TODO RIESGO, RESPONSABILIDAD CIVIL,  
TERRORISMO Y DELITO COMERCIAL DEL I.C.E.  
NUMERO DE INVITACION:  
SERVICIOS DE CORREDURIA.**

Senor,

Habiendo examinado las Condiciones de la Invitación, Alcance del Trabajo, programa, especificaciones y todos los otros documentos que forman parte de esta Invitación, habiendo estado satisfechos acerca de la extensión y condiciones de los Servicios y de la exactitud de la información contenida en la invitación y estando nosotros informados de las leyes aplicables, regulaciones, permisos, licencias, códigos requeridos o referencias de los Servicios, nosotros los abajo firmantes, estamos dispuestos a contratar para y tomar los Servicios requeridos que sean realizados en concordancia con la invitación a satisfacción del I.N.S. por un monto de:

Ciento ochenta y siete mil quinientos treinta Dolares Norteamericanos.  
(En letras)

USD 187,530.00  
(En numeros)

u otro monto que puede ser establecido o acordado por las partes en concordancia con la invitación.



Asumimos que esta propuesta no será reevaluada o retirada por un periodo de noventa (90) días desde la fecha de cierre de la Propuesta presentada o cualquier acuerdo de extensión.

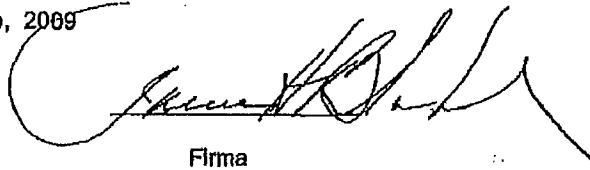
A pesar que esta propuesta es presentada por invitación, es claramente entendido y acordado que no hay ninguna obligación para el I.N.S. de aceptar ninguna propuesta independientemente de su valor comercial.

Asumimos la presentación de evidencia de nuestra póliza de E&O en términos detallados en la invitación.

Fecha, 13 días de Febrero, 2009

John H. Blake

Nombre

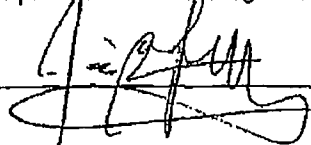
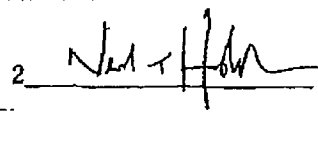


Firma

En capacidad de Socio Gerente debidamente autorizado a firmar la Propuesta.

Por el representación de Hemispheric Reinsurance Group, L.L.C.

En presencia de los testigos abajo firmantes:

1  2 

NOTA: Adjunto los documentos que evidencian nuestras pólizas de indemnización profesional (E&O) conjuntamente con sus respectivas traducciones al idioma castellano.



(a) ESTRATEGIA DE COLOCACIÓN DEL RIESGO I.C.E.:

1.- PRODUCIR INFORMACION TECNICA ACTUALIZADA CON EL FIN DE ESTAR EN LAS MEJOR POSICION DE NEGOCIACION CON LSO REASEGURADORES.

El último reporte técnico que se les suministro a los Reaseguradores fue en Marzo 2008 elaborado por Néstor Mora y Asociados. Se debe considerar que en vista de la actividad de siniestros presentada durante el presente periodo de la póliza, este reporte no cuenta con información actualizada.

Es nuestra consideración que es importante producir información actualizada con respecto a la calidad del riesgo posterior a los reclamos importantes. Sin esta información, los reaseguradores evitaran el riesgo o se enfocaran de forma muy importante en la siniestralidad de la cuenta.

Como es de su conocimiento, nosotros hemos organizado una inspección de riesgo para esta semana aprobada por reaseguradores actuales con el propósito principal ayudar al I.N.S. obtener las mejores condiciones de los mercados de reaseguro globales.

2.- MERCADEO DEL PROGRAMA GRUPO I.C.E.

Consideramos que nuestra estrategia de mercadeo esta compuesta de tres etapas:

2.1.- Negociación de la renovación con los mismos reaseguradores bajo la estructura actual.

La estructura actual ha comprobado ser la vía más efectiva de asegurar respaldo de la mejor calidad. Nuestra experiencia nos ha demostrado que las condiciones actuales de la póliza del Grupo I.C.E., particularmente los deducibles de 10 días para Interrupción de Negocio y USD 100,000 para Gastos Extraordinarios, son raramente obtenidas por riesgos de Generación de Poder de similar tamaño y dimensión en los mercados mundiales.

Por esta razón, la estructura actual pudiera ser la mejor manera de continuar reasegurando este riesgo.

2.2.- Considerando el panel de reaseguradores actuales trataríamos de desarrollar participaciones más importantes de los reaseguradores especializados, tales como: Munich Re, Infrasure, Paris Re y SCOR.

Efectivamente consideraremos la simplificación la estructura de la colocación del reaseguro con un panel de reaseguradores líderes con participaciones más significativas en las sección primaria del riesgo.

2.3.- Contactaremos nuevamente a los reaseguradores que han declinado participar en la cuenta anteriormente con información actualizada con el propósito de determinar su tarifa y



condiciones para soportar el riesgo. De acuerdo con nuestra experiencia de las negociaciones con estos reaseguradores de los años pasados, consideramos que con algunas alteraciones estaríamos en posición de atraer su soporte para la renovación.

Hemos estudiado detalladamente las condiciones y particularmente las diferentes alternativas de deducible requeridas. En nuestra opinión, los reaseguradores actuales considerarían reducciones importantes para las opciones de deducibles más altos que los actuales. Sin embargo, nosotros consideramos que las opciones requeridas no serán suficientes para atraer nuevas capacidades al riesgo. Reaseguradores tales como, Swiss Re, Arch, Allianz y otros profesionales que actualmente no participan requerirían deducibles más elevados para las secciones de Interrupción de Negocio y Gastos Extraordinarios.

### 3.- PRORROGA DE LA VIGENCIA ACTUAL DE LA POLIZA.

Bajo al condición de ser el corredor nombrado procederíamos a negociar una prórroga de vigencia por un período corto con el fin de permitir al INS y los Ingenieros del ICE la oportunidad de reunirse con los mercados claves y presentarles información técnica de primera calidad. La presentación proveerá a los reaseguradores información *directa* de los Ingenieros del ICE y los resultados de los reportes de Inspección *actualmente siendo efectuados por el Inspector de Riesgos.*

En nuestra experiencia este tipo de estrategia siempre conlleva la obtención los términos y condiciones más favorables para el Asegurado y el Reasegurado.

#### **(b) CRONOGRAMA DE TIEMPO PARA EL MERCADEO DEL PROGRAMA DEL I.C.E. A LOS REASEGURADORES:**

Hemispheric Reinsurance Group L.L.C. se compromete a completar la colocación al 100% del programa de reaseguro para la fecha del 19 de Marzo 2009.

En el evento que por circunstancias de causa mayor o que estén fuera de nuestro control o de que pudiera causar algún posible retraso en el proceso de colocación, propondríamos una breve extensión de la póliza actual la cual consideramos que podemos negociar con los reaseguradores actuales.

#### **Preparación de Información de Suscripción, de Ingeniería y Documentos de Renovación:**

Documentos y Reportes de Ingeniería actualmente en proceso y se espera de terminados antes del nombramiento como corredores de la cuenta.



**Proceso de Cotización: 7 días hábiles**

Este periodo incluirá negociación cara a cara con reaseguradores principalmente en EEUU, Londres y Europa.

Al final de este periodo presentaremos al I.N.S una lista de preguntas de los reaseguradores y también informaremos las indicaciones de precio iniciales de los reaseguradores.

A este punto, y en caso de considerarlo necesario, estaremos en posición de hacer recomendación de proceder con una breve extensión de la póliza actual con el fin de completar las negociaciones.

**Colocación: 10 días hábiles.**

Después que el I.N.S. haya suministrado las respuestas e informaciones hechas por los reaseguradores estaremos en posición de completar la colocación en su totalidad.

**Elaboración y Suministro de Documentación: 21 días hábiles.**

**(c) CAPACIDAD A NIVEL MUNDIAL Y EXPERIENCIA EN LA REGIÓN DE CENTRO AMÉRICA Y COSTA RICA.**

Hemispheric Reinsurance Group L.L.C. en conjunto con Howden Insurance Brokers Ltd. han tenido involucración en la colocación de riesgos diversos, medianos y grandes (con valores que ascienden hasta de miles de millones de Dólares Americanos de montos asegurados), incluyendo, entre otros, riesgos patrimoniales de Empresas de Energía, Telecomunicación, Petroquímica y de otros riesgos comerciales e industria pesada en todo el mundo, incluyendo América Latina, América Central, el Caribe, el lejano y cercano Oriente, África y Europa.

Específicamente en la región de América Central, aparte de Costa Rica, actualmente intermediamos colocación de pólizas para riesgos diversos en México, Nicaragua, Honduras, Guatemala, El Salvador y Panamá.

**(d) CAPACIDADES EN GENERACIÓN DE PODER.**

Específicamente con relación a Riesgos de Energía y similares en América Central, actualmente participamos en la colocación de las siguientes pólizas:



- Grupo J.C.E. en Costa Rica,
- ENERSA, Honduras.
- EMCE, Honduras.
- COPESA, Panamá

Hemos manejado en el pasado y hemos participado en licitaciones públicas y privadas recientes de los siguientes asegurados (entre otras):

- INDE Guatemala.
- GEOSA, Nicaragua.
- Tiptapa, Nicaragua.

#### **(e) SERVICIOS DE INGENIERIA Y ADMINISTRACIÓN DE RIESGOS**

Tenemos acuerdos especiales con firmas independientes especializadas en Servicios de Ingeniería y Administración de Riesgos con firmas ampliamente reconocidas a nivel mundial, como por ejemplo: Néstor Mora y Asociados de Colombia, C.I. (Risk Management Services) Limited del Reino Unido.

Estas firmas han tenido relaciones establecidas con los reaseguradores por muchos años. Sus reportes son opiniones profesionales independientes, objetivas y aceptadas por reaseguradores.

Es nuestra consideración, que los Reportes emitidos por firmas independientes han comprobado que tienen mejor aceptación que reportes emitidos por los propios corredores de reaseguros.

Los servicios que usualmente recomendamos a nuestros clientes se resumen como sigue:

- Evaluación y cálculo de exposición de riesgos.
- Análisis de responsabilidad, daños a propiedad, interrupción de negocio, y pérdida potencial de ingresos.
- Diseño e implementación de programas de gerencia de riesgos.
- Desarrollos de escenarios de pérdida y establecimiento de Pérdida Máxima Probable "PML" potenciales.
- Programas de capacitación a los asegurados y reasegurados.

#### **(f) SERVICIO DE RECLAMOS Y EXPERIENCIA EN EL MANEJO DE RECLAMOS GRANDES COMPLEJOS.**

Contamos con un equipo especializado y dedicado específicamente al manejo de reclamos de todas las naturalezas.



Nuestros servicios en el manejo de reclamos es una función integral de nuestra organización, de manera que nuestros clientes cuenten con los mismos niveles de servicio personalizado en la recuperación de sus reclamos.

Nuestro equipo experimentado que ha estado involucrado en el manejo y pago de reclamos grandes y complejos, incluyendo un número diverso de siniestros Individuales de Plantas de Generación de Poder, así como de riesgos catastróficos, tales como Terremotos y Huracanes de gran magnitud.

Nuestro equipo de Reclamos ha manejado millones de Dólares Americanos cada año y tenemos una reputación de obtener los niveles más favorables de pagos para nuestros clientes.

**(g) CONTROLES/SERVICIOS DE SECURITY DEL MERCADO**

Contamos con una División de control de calidad especializada y dedicado a monitorear día a día el desarrollo en el "rating" de las compañías de reaseguro que utilizamos en nuestras colocaciones.

Es nuestra consideración y política que el "security" y validez de los mercados reaseguradores que recomendamos a nuestros clientes es de la mayor importancia.

Es nuestra política de suministrar a nuestros clientes con los "ratings" de cada uno de los reaseguradores que forman parte de su programa y de mantenerlos actualizados en los casos que algún cambio de mayor importancia tenga algún impacto.

**(h) CURRICULA DE LOS PROFESIONALES DEL GRUPO ASIGNADO PARA LA COLOCACION:**

Las personas asignadas para la colocación de la cuenta son:

Sr. John Blake (Hemispheric Reinsurance Group L.L.C.)  
Sr. J. Alberto Marcano (Hemispheric Reinsurance Group L.L.C.)  
Sr. Keith Goymer (Hemispheric Reinsurance Group L.L.C.)  
Sr. Neil Holden (Howden Insurance Brokers Ltd.)  
Sr. John Penny (Howden Insurance Brokers Ltd.)  
Sr. Julian Ramsey (Howden Insurance Brokers Ltd.)  
Sr. Dean Williamson (Howden Insurance Brokers Ltd.)

Adjunto al presente documento anexamos los Curriculum Vitae de cada una de las personas asignadas para la colocación de la cuenta Grupo I.C.E.





**(I) PRINCIPALES REASEGURADORES QUE EL CORREDOR PROPONE PODRIAN PARTICIPAR N EL PROGRAMA**

En vista de la situación actual con los reclamos que están pendientes, nuestra intención es utilizar los reaseguradores que actualmente participan en la cuenta:

- Lloyd's de Londres.
- Zurich Insurance Ireland UK Branch per Zurich Global Corporate UK.
- Paris Re America Insurance Company.
- Ace International Excess per Ace American Insurance Company.
- Hannover Re.
- Scor Reinsurance Company.
- Everest Reinsurance Company.
- Liberty Mutual Insurance Company.
- Folksamerica Reinsurance Company.
- Houston Casualty Co.
- Munich Reinsurance Company.
- Caisse Centrale de Reassurances.
- Infrasure Ltd.
- International General Insurance Company.
- Ecclesiastical Underwriting Management Ltd.
- Allied World Assurance Company.

En adición a los reaseguradores antes listados, tenemos intención de invitar a participar a reaseguradores como:

- Allianz
- Swiss Re
- Arch
- Partner Re.
- Navigators.



**(J) SERVICIOS/CAPACIDAD ADICIONAL**

Según mencionamos anteriormente proponemos Seminarios de Administración de Riesgo en Costa Rica, Miami y/o en Londres.

Los seminarios estarán presentados por Hemispheric Reinsurance Group L.L.C. e incluirán los siguientes participantes I.N.S., Grupo I.C.E y reaseguradores líderes, ajustadores de pérdida e Ingenieros de riesgo y los corredores responsables por la colocación y el manejo de los reclamos.

En los años póliza 2008-2009 produjimos dos reportes de Ingeniería Independiente y tres seminarios, y tenemos la intención de continuar con el ofrecimiento de estos servicios.

**CONDICIONES IMPERANTES EN EL MERCADO DE SEGUROS GLOBAL, CONDICIONES IMPORTANTES DEN MERCADOS ESPECIFICOS Y LA CAPACIDAD DE COLOCACION DE LSO MERCADOS PARA EL LIMIE DEL PROGRAMA DE RIESGO DEL I.C.E.**

El mercado de Seguros Global ha sido afectado por factores económicos externos, tales como mercados de capitales, también como factores Internos tales como nivel de competencia y reclamos de importancia.

Factores externos: todos estamos en conocimiento de las crisis económica mundial actual, la cual esta afectado particularmente el sistema bancario y financiero. Por los momentos ha tenido dos efectos muy notables en el sector de seguros:

a) "ratings" de las Compañías de Seguros. Ha habido un gran numero de asuntos de alto nivel involucrando compañías como AIG, Swiss Re y XL Re. Por los momentos estos grupos permanecen con solidez financiera pero estas circunstancias nos han hecho tomar en consideración que debemos estar en constante revisión de los "securitiles" que recomendamos a nuestros clientes.

b) Tasas de Interés, actualmente están a los niveles muy bajos en EEUU y Europa. Esto significa que los reaseguradores se enfocarán mas en el resultado puro técnico de suscripción, y a mucho menos escala en los resultados producidos por los productos financieros.

Factores Internos: Con la relación al programa del Grupo I.C.E. se pueden dividir los mercados en dos categorías:

- a) Reaseguradores Globales Internacionales, tales como: Scor, Liberty International Underwriters, Paris Re, ACE, Hannover Re, Munich Re, Zurich.
- b) Reaseguradores basados en Londres: Estos son mercados son típicamente suscriptores del Lloyd's de Londres y mercados privados.



Reaseguradores en ambas secciones han sufrido pérdidas severas en los años 2007 y 2008 derivados de clientes del sector de Energía. La pérdida reciente más notable sucedió en Italia en 2008 proveniente de la compañía de generación de poder ENEL SpA la cual tiene una reserva actual en el rango de USD 350,000,000

En adición a los siniestros individuales de gran cuantía como este, ha habido un gran número de casos de Rotura de Maquinarias y los cuales han provocado que sea más difícil colocar este tipo de coberturas para turbinas de gas.

La temporada de renovación correspondiente a Enero 2009 trajo más noticias negativas, reflejadas en un incremento del costo de las coberturas de Exceso de Pérdida Catastróficas de aproximadamente 20% en promedio.

En resumen, las condiciones de negociación de coberturas de reaseguro facultativo han sido afectadas por condiciones económicas adversas, resultados técnicos de suscripción poco rentables y un número incrementado de catástrofes naturales.

Estos factores han conllevado a un endurecimiento del mercado, los reaseguradores buscan ahora aumentos de tarifa automáticos en las renovaciones, a pesar que sean cuentas o clientes que no han presentado reclamos.

A pesar de lo anterior expuesto, estamos complacidos de informar que a nuestra consideración todavía hay suficiente capacidad para la colocación de riesgos con límites asegurados de USD 300,000,000

**Julian Ramsay**

**Director -- División de Reclamos - Howden Insurance Brokers Ltd.  
(Londres)**

Tiene mas de 20 años de experiencia en manejo de reclamos diversos. Atravez de esos años, el Sr. Ramsay ha acumulado una inmensa experiencia y conocimientos de manejo de siniestros en practicamente todas las clases de negocio, incluyendo los de Todo Riesgo Patrimonial, Marítimo, Energía, Responsabilidad Civil, Accidentes, Salud y Contingencia, tanto en seguro directo como en reaseguro.

Esta muy adiestrado en los procedimientos acostumbrados del Mercado de Londres, y tiene bastante experiencia en el manejo de reclamos contenciosos que involucran interaccion entre los abogados, ajustadores y los administradores de siniestros principales en el Mercado.

Habiendo comenzado su carrera como intermediario Técnico de Reclamos trabajando en negocio de Excesos de Perdida, paulatinamente procedio en el medio hasta obtener el rango de Gerente de Reclamos y despues Director Asistente, y ha servido en la Junta de Directores durante mas de 8 años.

Actualmente lleva el Puesto de Director y maneja la División de Reclamos de Howden, y es responsable para el manejo de todos los reclamos de Riesgos Patrimoniales para esa Cia. En este momento, adicionalmente a los reclamos de ICE, esta involucrado en resolver siniestros para varias Companias clientes dedicados a Generacion de Energía y Telecomunicacion en el Lejano Oriente, Italia, Chile y Honduras.

Consciente de la necesidad de dar servicio de primera clase tanto a los clientes como a los suscriptores, continua con su afan de encontrar caminos y maneras para mejorar cada día mas las rapidez con lo cual puede llevar cada reclamo a una conclusion satisfactoria y oportuna a todas las partes.

Adicionalmente a lo arriba indicado, el Sr. Ramsay tambien se responsabiliza para los ramos de Tratado Internacional, Riesgos Patrimoniales y Responsabilidad Civil para el Mercado Estadounidense y Riesgos Especiales conjuntamente con Coberturas de Incapacidad Profesional Deportiva.

**Dean Williamson**

**Gerente Superior -- Division de Reclamos - Howden Insurance Brokers Ltd.  
(Londres)**

El Sr. Williamson goza de mas de catorce anos de experiencia en el manejo de ReclamosDiversos. La mayorla de su experiencia ha sido dedicado a asistir al Sr. Julian Ramsey en la division de Reclamos de Riesgos Patrimoniales, aunque tambien tiene amplia experiencia en el campo de manejo de reclamos maritimos.

El Sr. Williamson trata todos los niveles del manejo de los reclamos para Howden desde el primer aviso hasta resolucion final, incluyendo tratos con el cliente, los ajustadores, abogados e interaccion con los departamentos de corretaje y departamentos constables, todo con el proposito de obtener resoluciones eficientes para los clientes en un tiempo oportuno.

**Neil Holden BA ACII**

**Director - Division de Seguros Patrimoniales - Howden Insurance Brokers Ltd. (Londres)**

El Sr. Holden comenzo su carrera en el Mercado de Seguros en el año 1980, y se especializa en el diseño y la intermediación de los productos de reaseguros para clientes Internacionales con enfasis particular en en los ramos de Energía, Petróleo y Gas, Industria Pesada y Telecomunicaciones, en el Mercado de Lloyds, tanto como en el Mercado Internacional de Reaseguros. Es miembro fundador de la division de Property de Howden Insurance Brokers, Limited basado en Londres.

Ha trabajado con un amplio rango de clientes diversos incluyendo gerentes de riesgo, compañías de seguro cautivos, corredores, gerentes financieros y agencias de gobierno. Trabaja en conjunto con Hemispheric Reinsurance Group, L.L.C. en varias cuentas internacionales.

En su trabajo, viaja extensamente en el Medio Oriente y en América Latina.

**John Penney**

**Director - Division de Seguros Patrimoniales - Howden Insurance Brokers Ltd. (Londres)**

El Sr. Penney comenzo su carrera hace 34 anos como suscriptor en sindicatos de Lloyd's de Londres, y subsiguientemente en varias capacidades en reaseguro en el Mercado de Londres, lo cual le ha dado una experiencia amplia en los mercados de Lloyd's, el Mercado de Companias de Reaseguro Londenense, y Mercados Globales de Reaseguro. El esta especializado en el desarrollo y colocacion de Riesgos Patrimoniales, especialmente dentro de la comunidad de Lloyd's de Londres. Es miembro fundador de la division de Seguros Patrimoniales de Howden Insurance Brokers Limited basado en Londres.

Emitido por:

The Griffin Insurance Association, Ltd.  
New City Court  
20 St. Thomas Street  
London, SE1 9RR  
United Kingdom

Telefono: +44 (0) 20 7407 3588  
Facsimile: +44 (0) 20 7403 3942  
E-mail: griffin@triley.co.uk

Nuestra Referencia: SAMP/052evidence  
13 de Octubre del 2008

**Estimados Sres.:**

**A QUIEN PUEDA INTERESAR**

Por solicitud de nuestro Miembro, escribimos para confirmar que Howden Insurance Brokers Limited forma parte de esta Asociación bajo la cobertura de Howden Broking Group, Limited de acuerdo con las reglas de la Asociación y sus terminos por inclusion No. 052 2008.

El limite anual de la cobertura otorgada por esta Asociación para Howden Broking Group Limited y sus Companias Asociadas, incluyendo a Howden Insurance Brokers Limited es de Libras Esterlinas 25,000,000 en el agregado anual limitado a Libras Esterlinas 20,000,000 cada y cualquier reclamo en exceso de Libras Esterlinas 50,000 todo y cada reclamo. El termino de esta cobertura vence el 30 de Septiembre del 2009.

Este documento se expide a Uds. unicamente para el proposito de informacion. La simple emision de este document no convierte a la persona o organizacion a quien fuera emitido en asegurado adicional, ni modifica en ninguna forma el contrato entre el Asegurado y la Asociación. Cualquier enmienda, cambio o extension de dicho contrato solo puede ser afectado por medio de un endoso adjunta a la misma.

Si en algun momento de su vigencia se procede a la cancelacion, reasignacion o modificacion del contrato de seguro mencionado arriba durante el periodo de



vigencia del mismo, de tal manera que pueda afectar a este document, no acepta la Asociación ni el suscriptor de este documento ninguna obligacion de notificar lo mismo al poseedor de este document,

Sinceramente,

Samantha Peat (Sra.)  
Para Griffin Managers

cc. Mr. N. Bullivant, Howden Broking Group Limited

Autorizado y regulado por el Financial Services Authority  
Registrado en Inglaterra y Gales No. 2134231



**John H. Blake**

**Presidente de Hemispheric Holding Company, L.L.C.**

**[jhblake@hemisphericre.com](mailto:jhblake@hemisphericre.com)**

**Criado en el Lejano Oriente, Cuba y Latinoamérica, John Blake ha estado Inmerso en la industria del Seguro por treinta y seis años aproximadamente, particularmente en Latinoamérica y la Península Ibérica. Educado en la Escuela de Negocios y Finanzas de Wharton en la Universidad de Pensilvania, el Sr. Blake paso inicialmente varios años con Phillip Morris en el Caribe y Sur y Centroamérica. Subsiguientemente se unió a American Internacional Group ( AIG) en 1972 dirigiendo las operaciones Ecuatorianas, Colombianas y Españolas de esa Compañía hasta 1983 para luego retirarse de esa Cia. y establecerse en Miami, Florida a participar en el mercado asegurador local y en el corretaje de reaseguros en Latinoamérica. En 1995 volvió a unirse al grupo AIG estableciendo las operaciones locales de seguro directo y reaseguro para grandes líneas de negocio Patrimoniales en America Latina y la Península Iberica (Incluido los de Energía e Industria Pesada y Financieras) en nombre de Lexington Insurance Company, filial del Grupo AIG.**

**A través de los años pero especialmente desde 1995, el Sr. Blake desarrollo extensos contactos en Latinoamérica y España generando cuentas de riesgos grandes de acuerdo a las capacidades de Lexington y amplios contactos en la plaza de reaseguro facultativo en Europa y los Estados Unidos. Como Sócio Principal del Grupo Hemispheric, ha creado un enlace estrecho con Howden Insurance Brokers Limited de Londres con lo cual intermedia conjuntamente algunos riesgos grandes requiriendo colocaciones en Lloyd's de Londres en lo cual Howden ayuda como Intermediario registrado en Lloyd's.**



**Jesús Alberto Marcano**  
**Vice Presidente**  
**[jamarcano@hemisphericre.com](mailto:jamarcano@hemisphericre.com)**

**Nacido en Caracas, Venezuela, Jesús Alberto Marcano ha estado involucrado en la industria aseguradora por 27 años aproximadamente, de los cuales los últimos 17 años han estado dedicado a la industria reaseguradora enfocado en las regiones de América Latina y el Caribe. Luego de sus estudios en el Instituto Universitario de Seguros en Caracas, Venezuela, recibió continuo entrenamiento especializado y participo en cursos en reaseguro en Alemania, Francia y los Estados Unidos. Obtuvo su experiencia profesional sirviendo a la industria en diferentes capacidades, entre ellos, corredor directo, corredor de reaseguro en Jauch & Huebener, y últimamente como suscriptor para Les Mutuelles du Mans, y AXA RE Latin América con responsabilidades en las regiones del Caribe y Suramérica antes de incorporarse al Grupo Hemispheric como Vicepresidente de Intermediación para América Latina.**

**En su actual capacidad, maneja mucho de los riesgos grandes patrimoniales colocados por Hemispheric, trabajando en conjunto con Howden Insurance Brokers Limited en algunos de los mas grandes.**



**Keith Goymer**

**Vice Presidente de Hemispheric Reinsurance Group, L.L.C.**

**[kgoymer@hemisphericre.com](mailto:kgoymer@hemisphericre.com)**

**Cludadano Britanico con su Título Universitario en Leyes, el Sr. Goymer tiene mas de 30 años de experiencia trabajando en America Latina. Después de sus designaciones en Caracas, Venezuela como Suscriptor de Seguros Patrimoniales con el Grupo Asegurador Royal y en Mexico como suscriptor de Seguros Patrimoniales para Skandia Insurance Corporation, Keith regreso a Londres para trabajar con Alexander Howden Corredores de Reaseguro, Ltd.**

**Luego, como Director de Operaciones de Corretaje en Patrimoniales y Energía para Aon en Latinoamérica, Keith manejo muchas de las grandes cuentas corporativas de Latinoamérica y ha estado inmerso en la producción, diseño de programas de cobertura y su respectivo mercadeo para grandes entidades industriales, comerciales y gubernamentales en la region por los últimos 10 años.**

**Entro a Hemispheric Group en el año 2001, y desde su inicio hasta la fecha ayuda con la colocacion internacional de grandes riesgos de energia, y maneja nuestra filial, Hemispheric Underwriting Managers, L.L.C. que suscribe una facultad de Capa Primaria apoyado por cuatro sindicatos de Lloyd's, que se dedica principalmente a riesgos grandes de Energia y Industria Pesada en America Latina y Centroamerica.**



**BROKERS CERTIFICATE OF PROFESSIONAL INDEMNITY INSURANCE**

We, the undersigned Insurance Brokers, hereby certify that the following described insurance is in force at this date, Underwritten at Lloyd's, London

Name and Address of Insured:	Hemispheric Holding Company L.L.C and subsidiaries Hemispheric Reinsurance Group L.L.C and Hemispheric Underwriting Managers L.L.C and HRG - HRH Partnership L.L.C Branches of the above in Chile and Spain
Period of Insurance:	From: 14 <sup>th</sup> September 2008 To: 14 <sup>th</sup> September 2009 Both days at 12:01 a.m. Local Standard Time at the Address of the Assured
Limit of Indemnity:	USD 5,000,000 each and every claim and in the aggregate including costs and expenses
Any other relevant information:	Security: 100% Certain Underwriters at Lloyd's

The policy is subject to the insuring agreements, exclusions, conditions and declarations contained therein. The above is accurate at the date of signature. Should the above mentioned contract of insurance be cancelled, assigned or changed during the above Policy period in such manner as to affect this document, no obligation to inform the holder of this document is accepted by the undersigned or by the Underwriters.

Signed.....*M. Allen*.....

Michelle Allen  
On behalf of:

Howden Insurance Brokers Ltd  
Bevis Marks House  
Bevis Marks  
London  
EC3A 7JB

Dated: 25<sup>th</sup> September 2008



Howden Insurance Brokers Ltd  
Bevis Marks House  
24 Bevis Marks  
London  
EC3A 7JB  
Tel: +44 (0)20 7623 3804  
Fax: +44 (0)20 7623 3807  
Email: [reception@howdengroup.com](mailto:reception@howdengroup.com)  
Web: [www.howdengroup.com](http://www.howdengroup.com)

**Firmado: Michelle Allen**

**Por parte de Howden Insurance Brokers Ltd.**

**Bevis Marks House**

**Bevis Marks**

**London**

**EC3A 7JB**

**Fechado el 25 de Septiembre de 2008**

**Howden Insurance Brokers, Brokers de Lloyd's**

**Membrete del FSA**

A handwritten signature in black ink, appearing to be 'M. Allen', written in a cursive style.

**Firmado: Michelle Allen**

**Por parte de Howden Insurance Brokers Ltd.**

**Bevis Marks House**

**Bevis Marks**

**London**

**EC3A 7JB**

**Fechado el 25 de Septiembre de 2008**

**Howden Insurance Brokers, Brokers de Lloyd's**

**Membreta del FSA**

A handwritten signature in black ink, appearing to be 'M. Allen', written over a faint, illegible stamp or watermark.

THE  
**GRIFFIN**  
INSURANCE ASSOCIATION  
LIMITED

Registered Office  
15, Abchurch Lane  
London EC4N 3DF  
England  
Incorporated in England  
Number 00000000

TO WHOM IT MAY CONCERN

Our Ref: SAMP/052evidence

13 October 2008

Dear Sirs

**ERRORS & OMISSIONS INSURANCE**

At the request of our Member, we write to confirm that Howden Insurance Brokers Limited is entered in this Association under the cover of Howden Broking Group Limited in accordance with the Rules of the Association and its terms of Entry No. 052 2008.

The annual limit of cover provided by the Association for Howden Broking Group Limited and its Associated Companies, including Howden Insurance Brokers Limited, is £25,000,000 in the aggregate limited to £20,000,000 any one claim and the excess each and every claim for Howden Insurance Brokers Limited is £50,000. The current period of insurance expires on 30 September 2009.

This document is furnished to you as matter of information only. The issuance of this document does not make the person or organisation to whom it is issued an additional assured, nor does it modify in any manner the contract of insurance between the Assured and the Association. Any amendment, change or extension of such contract can only be effected by specific endorsement attached thereto.

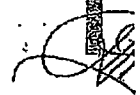
Should the above mentioned contract of insurance be cancelled, assigned or changed during the above policy period in such manner as to affect this document, no obligation to inform the Holder of this document is accepted by the Undersigned or by the Association.

Yours faithfully



**Samantha Peat (Mrs)**  
**for Griffin Managers**

cc Mr N Bullivant, Howden Broking Group Limited





Emitido por:

The Griffin Insurance Association, Ltd.  
New City Court  
20 St. Thomas Street  
London, SE1 9RR  
United Kingdom

Telefono: +44 (0) 20 7407 3588  
Facsimile: +44 (0) 20 7403 3942  
E-mail: griffin@triley.co.uk

Nuestra Referencia: SAMP/052evidence  
13 de Octubre del 2008

**Estimados Sres.:**

**A QUIEN PUEDA INTERESAR**

Por solicitud de nuestro Miembro, escribimos para confirmar que Howden Insurance Brokers Limited forma parte de esta Asociacion bajo la cobertura de Howden Broking Group, Limited de acuerdo con las reglas de la Asociacion y sus terminos por Inclusion No. 052 2008.

El limite anual de la cobertura otorgada por esta Asociacion para Howden Broking Group Limited y sus Companias Asociadas, incluyendo a Howden Insurance Brokers Limited es de Libras Esterlinas 25,000,000 en el agregado anual limitado a Libras Esterlinas 20,000,000 cada y cualquier reclamo en exceso de Libras Esterlinas 50,000 todo y cada reclamo. El termino de esta cobertura vence el 30 de Septiembre del 2009.

Este documento se expide a Uds. unicamente para el proposito de informacion. La simple emision de este document no convierte a la persona o organizacion a quien fuera emitido en asegurado adicional, ni modifica en ninguna forma el contrato entre el Asegurado y la Asociacion. Cualquier enmienda, cambio o extension de dicho contrato solo puede ser afectado por medio de un endoso adjunta a la misma.

Si en algun momento de su vigencia se procede a la cancelacion, reasignacion o modificacion del contrato de seguro mencionado arriba durante el periodo de



vigencia del mismo, de tal manera que pueda afectar a este document, no acepta la Asociacion ni el suscriptor de este documento ninguna obligacion de notificar lo mismo al poseedor de este document,

Sinceramente,

Samantha Peat (Sra.)  
Para Griffin Managers

cc. Mr. N. Bullivant, Howden Broking Group Limited

Autorizado y regulado por el Financial Services Authority  
Registrado en Inglaterra y Gales No. 2134231

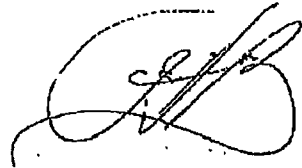
A handwritten signature in black ink, appearing to be 'S. Peat', written in a cursive style.

EXHIBIT "F"

[Type text]

# EXHIBIT "B"

Δπ EXHIBIT 13  
P. 10/10/00  
Elaia 25

[Type text]

[Letterhead: Hemispheric Reinsurance Group, L.L.C.]

[Illegible handwritten text]

15th February 2009

Mr. Jose Angel Villalobos  
Head of Reinsurance  
National Insurance Institute of Costa Rica  
San Jose, Costa Rica

Re.: ICE insurance program  
Bid No. 01-2009  
Brokerage Services  
Hemispheric Reinsurance Group LLC

Dear Jose Angel,

On the basis of your authorization as granted during our telephone conversation of this morning, and trusting that we do not run the risk of disqualification due to the changes to our proposal of which we informed you last Friday (in accordance with the terms of the bidding regulations), we write to present our modified proposal. Please note that the changes regard only pages 1 and 2 of 11, and refer to our fees for the renewal of the I.C.E. policy if the proposal in question should be accepted by the I.N.S.

As with the original version, this modified proposal is being sent by fax and email, while a copy will be delivered by hand to the I.N.S. Reinsurance Department, all prior to the close of business on Monday 16<sup>th</sup> February, the deadline date for the presentation of the proposal.

Please accept my apologies for calling you on Sunday, as well as my thanks for taking the call and confirming your authorization to modify our offer, which we attach.

Kindest regards,

John H. Blake,  
Managing Partner

NATIONAL INSURANCE INSTITUTE  
REINSURANCE DEPARTMENT  
FOR THE ATTENTION OF MR. JOSE ANGEL VILLALOBOS  
HEAD OF RE INSURANCE

Re: I.C.E. insurance program  
Bid No. 01-2009  
Brokerage Services  
Hemispheric Reinsurance Group L.L.C.

We attach our proposal as per the request sent by the I.N.S. to Hemispheric Reinsurance Group L.L.C., and confirm that this proposal will be valid for a period of ninety (90) days as of 16th February 2009, the date of its presentation, and that it will not be withdrawn during that period.

FORM OF PROPOSAL

To: Mr. Jose Angel Villalobos  
Head of the Reinsurance Department  
National Insurance Institute, I.N.S.  
PO box 10061. 1000 San Jose, Costa Rica

ALL RISKS, THIRD PARTY LIABILITY, TERRORISM AND COMMERCIAL CRIME  
PROGRAM FOR I.C. E.  
BID NUMBER:  
BROKERAGE SERVICES

Dear Sir.

We have examined the Conditions of the Invitation, Scope of Work, Schedule, Specifications and all the other documents making up this Invitation and declare ourselves satisfied with the extent and conditions of the Services and the correctness of the information contained in the invitation and having informed ourselves of the applicable laws, regulations, permits, licenses, required codes or references for the Services, we the undersigned, are prepared to contract for and undertake the Services required, which will be provided in accordance with the terms of the invitation and to the satisfaction of the I.N.S. for the amount of:

One hundred eighty-seven thousand, five hundred thirty US dollars  
(in words)

USD 187,530.00  
(numeric)

Or for any other amount that might be established or agreed upon between the parties in accordance with the invitation.

We declare that this proposal will not be withdrawn for a period of ninety (90) days as of the closing date for the presentation or any extension to the deadline that might be granted.

Despite the fact that this proposal is presented upon invitation to do so, it is clearly understood and agreed that the I.N.S. is under no obligation to accept any proposal, regardless of its commercial value.

We declare that evidence of our E&O policy is presented in accordance with the terms set out in the invitation.

13th February 2009

John H. Blake

Name

Signature

In his capacity as Managing Partner duly authorized to sign the proposal.

On behalf of Hemispheric Reinsurance Group, L.L.C.

In the presence of two witnesses, who sign as follows:

1. [Illegible signature]

2. [Illegible signature]

NOTE: I attach the documents describing our professional indemnity policies (E&O), along with their Spanish translations.



## a) I.C.E. RISK PLACEMENT STRATEGY

### I. PRODUCTION OF UPDATED TECHNICAL INFORMATION WITH A VIEW TO PLACING OURSELVES IN THE BEST NEGOTIATING POSITION WITH LSO REINSURERS

The most recent technical report provided to the reinsurers was dated March 2008. It was drawn up by Nestor Mora and Partners. Please note that the information in this report is not fully up to date given the claim activity during the current policy period.

We believe it is important to present updated information in relation to the nature of the risk following any significant claims. Without this Information, the reinsurers will avoid the risk or concentrate above all on the losses for the account.

As you know, we have organized a risk inspection for this week, with the approval of the existing reinsurers, for the primary purpose of assisting the I.N.S. in obtaining the best conditions available on the global reinsurance markets.

### 2. MARKETING THE ICE GROUP PROGRAM

We believe that our marketing strategy should consist of three stages:

#### 2.1 Negotiation of the renewal with the same reinsurers under the existing structure

The existing structure has proven to be the most effective way to secure support of the best quality. Our experience has demonstrated that the existing I.C.E. Group policy conditions, especially those regarding the 10 day deductibles for Business Interruption and 100,000 US dollars for Extraordinary Costs, are rarely obtained for power generation risks of a similar nature and size on the world market.

For this reason, the existing structure may be the best way to continue to reinsure this risk.

#### 2.2 Taking into account the existing panel of reinsurers, we will attempt to obtain greater participation on the part of the specialist reinsurers, such as: Munich Re, Infrassure, Paris Re and SCOR.

We believe in fact that we have to consider the possibility of simplifying the reinsurance placement structure with a panel of leading reinsurers with significant involvement in the primary risk section.

#### 2.3 We will once again contact the reinsurers who have previously declined to take part in the account to provide them with updated information. This will enable them to determine their rate and the conditions that they wish to apply to support the risk. On the basis of our previous experience negotiating with these reinsurers, we believe that with some changes we will be in a position to attract their interest in the renewal.

We have conducted an in-depth assessment of the conditions, with particular reference to the various deductible alternatives required. In our opinion, the existing reinsurers will consider significant reductions for deductible options which are greater than those currently in place. However, we believe that the options required will not be sufficient to attract new capacities to the risk. Such reinsurers as Swiss Re, Arch, Allianz and other specialists currently not involved will require higher deductibles for Business Interruption and Extraordinary Costs.

### 3. EXTENSION OF THE CURRENT COVERAGE PERIOD OF THE POLICY

Provided we are the designated broker, we will negotiate an extension of the coverage for a short period, with a view to enabling the INS and the ICE engineers to meet with the key markets and present them with top quality technical information. This presentation will provide the reinsurers with direct information from the ICE engineers and the results of the inspection reports currently being conducted by the Risk Inspector.

In our experience, this type of strategy always has the effect of achieving the most favorable terms and conditions for both the insured and the reinsured.

b) SCHEDULE FOR MARKETING THE I.C.E. PROGRAM TO THE REINSURERS

Hemispheric Reinsurance Group L.L.C. agrees to complete the 100% placement of the reinsurance program by 19th March 2009.

In the event of force majeure or circumstances beyond our control or which could lead to possible delays in the placement process, we will propose a brief extension to the existing policy, which we believe we will be able to negotiate with the existing reinsurers.

Preparation of the Underwriting and Engineering Information and the Renewal Documents:

The Documents and Engineering Reports are currently being prepared, and we expect they will be finished prior to our designation as brokers for the account.

Quotation Process: 7 working days

This period will include face to face negotiations with the reinsurers, mainly in the United States, London and Europe.

At the end of this period we will present I.N.S. with a list of questions from the reinsurers and inform them of the initial price indications of the reinsurers.

At this point, and if it should be necessary, we will be in a position to recommend going ahead with a brief extension of the existing policy to enable us to complete the negotiations.

Placement: 10 working days.

After the I.N.S. has replied to the questions and satisfied the requests for information from the reinsurers, we will be in a position to complete the placement in full.

Drafting and Issue of the Documentation: 21 working days.

c) CAPACITY AT GLOBAL LEVEL AND EXPERIENCE IN THE CENTRAL AMERICAN REGION AND COSTA RICA

Hemispheric Reinsurance Group L.L.C. along with Howden Insurance Brokers Ltd has been involved in the placement of various types of medium to large scale risks (involving sums insured of several billion US dollars), including, among others, property risks of energy, telecommunications and petrochemical companies and other commercial and industrial risks throughout the world, including South and Central America, the Caribbean, the Near and Far East, Africa and Europe.

More specifically in the Central American region, apart from Costa Rica, currently we broker the placement of policies for various risks in Mexico, Nicaragua, Honduras, Guatemala, El Salvador and Panama.

d) POWER GENERATION CAPACITIES

With specific regard to energy and similar risks in Central America, we are currently involved in the placement of the following policies:

- The I.C.E. Group in Costa Rica
- EMERSA, Honduras
- EMCE, Honduras
- COPESA, Panama

In the recent past, we have handled and taken part in public and private bidding processes with the following insurance companies (among others):

- INDE, Guatemala
- GEOSA, Nicaragua
- Tipitapa, Nicaragua
- 

#### e) ENGINEERING AND RISK ADMINISTRATION SERVICES

We have special agreements with a number of internationally renowned independent specialist companies in Engineering and Risk Administration Services, including Nestor Mora y Asociados of Colombia and C.I. (Risk Management Services) Limited of the UK.

These companies have had solid relationships with the reinsurers for many years. Their reports are independent, objective professional opinions which are respected by the reinsurers.

In our opinion, the reports drawn up by independent companies are received in a more positive light than those issued by the reinsurance brokers themselves.

The services which we normally recommend to our clients can be summed up as follows:

- Evaluation and calculation of risk exposure.
- Analysis of liability, damage to property, interruption of business and potential loss of earnings.
- Drafting and implementation of risk management programs.
- Loss scenario studies and the establishment of the potential Probable Maximum Loss (PML).
- Training programs for the insured and reinsured organizations.
- 

#### f) CLAIMS SERVICE AND EXPERIENCE IN HANDLING LARGE, COMPLEX CLAIMS

We have a specialist team which is specifically dedicated to the handling of claims of all kinds.

Our claims handling services form an integral part of our organization. This means that our clients can rely on personalized levels of service in the recovery of their claims.

Our experienced team has been involved in the handling and payment of large scale, complex claims, including a large number of individual incidents occurring in Power Generation Plants, and catastrophic risks such as major Earthquakes and Hurricanes.

Our Claims team handles millions of US dollars each year, and has built up a reputation for obtaining the most favorable levels of payment for our clients.

#### g) MARKET SECURITY CONTROL/SERVICES

We have a quality control Division which is specialized in and dedicated to the day to day monitoring of the rating trends for the reinsurance companies which we use in our placements.

It is our belief and policy that the "security" and validity of the reinsurance markets we recommend to our clients is of primary importance.

Our policy is to provide our clients with the "ratings" for each of the reinsurers that are part of the program, and we keep these updated at all times in those cases in which any major change might have an impact on the situation.

#### h) CURRICULA OF THE GROUP MEMBERS ASSIGNED TO THE PLACEMENT

The persons assigned to the placement of the account are as follows:

- John Blake (Hemispheric Reinsurance Group L.L.C.)
- J. Alberto Marcano (Hemispheric Reinsurance Group L.L.C.)

Keith Goymer (Hemispheric Reinsurance Group L.L.C.)  
Neil Holden (Bowden Insurance Brokers Ltd.)  
John Penny (Howden insurance Brokers Ltd.)  
Julian Ramsay (Howden Insurance Brokers Ltd.)  
Dean Williamson (Howden Insurance Broken Ltd)

The Curriculum Vitae of each of those assigned to the placement of the I.C.E. Group account are attached to this document.

i) PRINCIPAL REINSURERS PROPOSED BY THE BROKER FOR PARTICIPATION IN THE PROGRAM

Given the current situation of pending claims, our intention is to use the reinsurers currently participating in the account:

- Lloyd's of London.
- Zurich Insurance Ireland, UK Brandi, for Zurich Global Corporate UK.
- Paris Re America Insurance Company.
- Ace International Excess for Ace America Insurance Company.
- Hannover Re.
- Scor Reinsurance Company.
- Everest Reinsurance Company.
- Liberty Mutual Insurance Company.
- Folksamerica Reinsurance Company.
- Houston Casualty Co.
- Munich Reinsurance Company.
- Caisse Centrale de Reassurances.
- Infrassure Ltd.
- International General Insurance Company.
- Ecclesiastical Underwriting Management Ltd.
- Allied World Assurance Company.

In addition to the above reinsurers, we also intend to invite reinsurers such as the following to take part:

- Allianz
- Swiss Re
- Arch
- Partner Re
- Navigators

j) ADDITIONAL SERVICES/CAPACITY

As mentioned above, we are able to offer Risk Administration Seminars in Costa Rica, Miami and/or London.

The seminars will be presented by Hemispheric Reinsurance Group L.L.C., with the participation of I.N.S., I.C.E. Group and leading reinsurers, loss adjusters and risk engineers, as well as the brokers responsible for the placement and claims handling operations.

In the 2008 and 2009 policy years, we produced two independent engineering reports and organized three seminars, and our intention is to continue to offer such services.

PREVAILING CONDITIONS IN THE GLOBAL INSURANCE MARKET. SIGNIFICANT CONDITIONS IN SPECIFIC MARKETS AND THE LSO MARKET PLACEMENT CAPACITY FOR THE I.C.E. RISK PROGRAM

The Global Insurance market has been affected by external economic factors, such as the property markets, as well as such internal factors as the level of competition and significant claims.

External factors: we are all aware of the current situation of international economic crisis, which has affected the banking and financial system in particular. To date, this has had very significant effects in the insurance sector:

a) Insurance Company "ratings." A large number of high profile situations have affected such companies as AIG, Swiss Re and XL Re.

For the moment, these groups continue to be financially solid, but these circumstances have led us to take into consideration that it is necessary to review the "securities" which we recommend to our clients on a constant basis.

b) Interest rates. These are currently very low in the United States and Europe. This means that the reinsurers concentrate much more on the pure technical result of underwriting, and place much less emphasis on the results that can be obtained from financial products.

Internal factors: for the purposes of the ICE Group program, we can divide the markets into two categories:

a) Global International Reinsurers, including: Scor, Liberty International Underwriters, Paris Re, ACE, Hannover Re, Munich Re, Zurich.

b) Reinsurers based in London: these are typically Lloyd's of London underwriters and private markets.

Reinsurers in both of these categories suffered severe losses in 2007 and 2008, deriving from clients in the energy sector. The most significant recent loss took place in Italy in 2008, and involved the power generation company ENEL SpA, which currently has a reserve in the region of USD 350,000,000.

In addition to such large scale individual losses as this one, there have also been many cases of Machinery Breakdown, which have made it more difficult to place coverage of this kind for gas turbines.

The January 2009 renewal season has been affected by even more bad news, which has been reflected by an increase in the cost of excess catastrophic loss coverage in the region of 20% on average.

To sum up, the negotiating conditions for facultative reinsurance cover have been affected by adverse economic conditions, unprofitable technical underwriting results and a greater number of natural catastrophes.

These factors have led to tougher market conditions. The reinsurers are now seeking larger rate increases upon renewal, even in the case of accounts and clients that have not presented claims.

In spite of the above, we are pleased to announce that we continue to have sufficient capacity to place risks with limits of insurance of USD 300,000,000.

Julian Ramsay

Director, Claims Division, Howden Insurance Brokers Ltd (London)

He has more than 20 years of experience in the handling of a variety of claims. In the course of these years, Mr. Ramsay has built up vast experience and knowledge in the area of claims handling relating to virtually every type of business, including Property All Risks, Maritime, Energy, Third Party Liability, Accident, Health and Contingency, both in direct insurance and reinsurance.

He is very experienced in the customary practices in the London market, and has dealt with disputed claims involving interaction with solicitors, loss adjusters and the most important claims managers in the market.

He began his career as a Technical Claims intermediary, working in Excess of Loss, and gradually worked his way up to the level of Claims Manager and then Assistant Director. He has now been on the Board of Directors for more than 8 years.

He is currently in charge of the Howden Claims Division, and is responsible for handling all the Property Risks on behalf of the company. In addition to the ICE claims, he is currently involved in settling losses for various clients in the areas of energy generation and telecommunications in the Far East, Italy, Chile and Honduras.

Aware of the need to offer a first class service to both the clients and the underwriters, he is constantly driven by the need to find more and more effective and efficient methods of settling each claim in a manner which is satisfactory and beneficial to all the parties concerned.

In addition to the above, Mr. Ramsay is also responsible for the International Treaty, Property Risks and Third Party Liability branches in the US market, as well as for Special Risks and Professional Sports Disability Coverage.

Dean Williamson

Senior Manager, Claims Division, Howden Insurance Brokers Ltd. (London)

Mr. Williamson has more than 14 years of experience in handling of a variety of claims. He has built up most of his experience as an assistant to Julian Ramsay in the Property Risks Claims Division, and also has considerable experience in handling maritime claims.

Mr. Williamson handles claims for Howden at all levels, from the initial report until final resolution, including consultations with the client, loss adjusters and solicitors and interaction with the brokerage and accounting departments, all with a view to obtaining efficient resolutions for the client in a timely manner.

Neil Holden BA ACB

Director, Property Insurance Division, Howden Insurance Brokers Ltd (London)

Mr. Holden began his career in the insurance market in 1980, and specializes in the design and brokering of reinsurance products for international clients, with particular emphasis on branches such as energy, oil and gas, heavy industry and telecommunications, the Lloyd's market and the international reinsurance market. He is a founding member of the Property Division of Howden Insurance Brokers Limited, based in London.

He has worked with a broad range of clients, including risk managers, captive insurance companies, brokers, financial managers and government agencies. He works with Hemispheric Reinsurance Group L.L.C. on a number of international accounts.

In the course of his work, he travels extensively in the Middle East and Latin America.



**John Penney**

**Director, Property Insurance Division, Howden Insurance Brokers Ltd (London)**

Mr. Penney began his career 34 years ago as an underwriter in Lloyd's of London syndicates, and then went on to occupy a number of reinsurance positions in the London market, as a result of which he built up wide experience of working in the markets covered by Lloyd's, the London reinsurance companies and global reinsurance markets. He specializes in the organization and placement of Property Risks, especially within the Lloyd's of London community. He is a founding member of the Property Insurance Division of Howden insurance Brokers Limited, based in London.

From:

The Griffin Insurance Association Ltd,  
New City Court 20 St. Thomas Street  
London SE1 9RR  
United Kingdom

Tel.: +44 (0) 20 7407 3588  
Fax: +44 (0) 20 7403 3942  
Email: [griffin@Griffin.co.uk](mailto:griffin@Griffin.co.uk)

Our ref.: SAMP/O52 evidence  
13<sup>th</sup> October 2008

Dear Sirs,

TO WHOM IT MAY CONCERN

At the request of our Member, we write to confirm that Howden Insurance Brokers Limited is entered in this Association under the cover of Howden Broking Group Limited in accordance with the rules of the association and its terms of entry No. 052 2008.

The annual limit of cover provided by the Association for Howden Broking Group Limited and its associated companies, including Howden Insurance Brokers Limited, is £25,000,000 in aggregate, limited to £20,000,000 for any one claim, and the excess for each and every claim for Howden Insurance Brokers Limited is £50,000. The current period of insurance expires on 30 September 2009.

This document is being sent to you for your information only. The issue of this document does not make the person or organization to whom it is addressed an additional insured, and in no way modifies the insurance contract between the insured and the association. Any amendment, change of extension to such contract will only be possible by means of a specific endorsement to it

Should the abovementioned insurance contract be cancelled, reassigned or changed during the above policy period in such a way as to affect the contents of this document, no obligation to inform the holder of this document will be accepted by the undersigned or by the association.

Yours faithfully,

Mrs. Samantha Peat  
for Griffin Managers

cc Mr. N. Bullivant, Howden Broking Group Limited

Authorized and regulated by the Financial Services Authority  
Registered In England and Wales as No. 2134231

John H. Blake

Chairman of Hemispheric Holding Company LLC

[jkblake@hemispherlere.com](mailto:jkblake@hemispherlere.com)

Brought up in the Far East, Cuba and Latin America, John Blake has been immersed in the Insurance industry for approximately 36 years, in Latin America and the Iberian Peninsula in particular. Educated at the Wharton School of Business and Finance at the University of Pennsylvania, Mr. Blake initially spent a number of years at Phillip Morris, in the Caribbean and South and Central America. He then joined American International Group (AIG) in 1972, where he was in charge of operations in Ecuador, Colombia and Spain, before leaving the company in 1983. He then moved to Miami, Florida, where he worked on the local insurance market and in insurance brokerage in Latin America. In 1995, he returned to the AK3 Group, where he ran the local direct Insurance and reinsurance operations for major property business lines in Latin America and the Iberian Peninsula (including the energy, heavy industry and finance sectors) on behalf of Lexington Insurance Company, a subsidiary of the AIG Group.

In the course of the years, and in particular since 1995, Mr. Blake has had extensive contacts in Latin America and Spain, on the basis of which he has set up major risk accounts in line with the capacities of Lexington, as well as many contacts in the facultative reinsurance markets of Europe and the USA. As the main partner in the Hemispheric Group, he set up close links with Howden Insurance Brokers Limited of London, with whom he jointly brokers a number of major risks requiring placement at Lloyd's of London, to which Howden assists as a broker registered at Lloyd's.

Keith Goymer  
Vice-chairman of Hemispheric Holding Company LLC

[kgoymer@hemisphericre.com](mailto:kgoymer@hemisphericre.com)

A UK citizen and law graduate, Mr. Goymer has more than 30 years of experience of working in Latin America, After his appointments in Caracas, Venezuela, as underwriter of property insurance with the Royal Insurance Group, and in Mexico as underwriter of property insurance with Skandia Insurance Corporation, Keith returned to London to work with Howden insurance Brokers Limited.

Then, as director of brokerage operations in the property and energy sectors for AON in Latin America, Keith handled a large number of major corporate accounts in that region, and has been involved in the production and organization of cover programs and their marketing for major industrial, commercial and government organizations over the last 10 years.

He joined the Hemispheric Group in 2001, where he assists in the international placement of major risks in the energy sector. He is in charge of our subsidiary, Hemispheric Underwriting Managers, L.L.C., which underwrites a Primary Level facility backed up by four Lloyd's syndicates, mainly dedicated to major energy and heavy industry risks in South and Central America.

(document already in English)

Jesus Alberto Marcano  
Vice-chairman

[jaMarcano@hemispheriere.com](mailto:jaMarcano@hemispheriere.com)

Born in Caracas, Venezuela, Jesus Alberto Marcano has been involved in the insurance industry for approximately 27 years, during the last 17 of which he has dedicated himself to the reinsurance sector, focusing on the Latin American and Caribbean regions. During his studies at the University Department of Insurance, Caracas, Venezuela, he received specialized continuing education and took part in reinsurance courses in Germany, France and the USA. He has built up his professional experience while serving the industry in a number of capacities, including direct broker, reinsurance broker at Jauch & Huebener and, most recently, as underwriter for Les Mutuelles du Mans and AXA Re Latin America, with responsibility for the Caribbean and South American regions, before joining the Hemispheric Group as Vice-Chairman, Brokerage, for Latin America.

In his current position, he handles many of the major property risks placed by Hemispheric, working in conjunction with Howden Insurance Brokers Limited on some of the largest accounts.

Signed: Michelle Allen

On behalf of Howden Insurance Brokers Ltd

Bevis Marks House

Bevis Marks

London EC3A 7JB

Dated 25th September 2008

Howden Insurance Brokers, Brokers at Lloyd's

A member of FSA



**Morningside**  
Translations

## TRANSLATOR CERTIFICATION

450 7th Ave  
6th Floor  
New York, NY 10123  
Tel 212.643.8800  
Fax 212.643.0005  
www.morningtrans.com

**County of New York**  
**State of New York**

Date: March 28, 2013

To whom it may concern:

This is to certify that the attached translation from Spanish LA into English is an accurate representation of the documents received by this office.

The documents are designated as:

- Exhibit 13

Anna Lee, Project Manager in this company, certifies that Cecilia I. Cañete Medina, who reviewed and edited these documents for accuracy, is fluent in Latin American Spanish and standard North American English and qualified to translate. Anna Lee attests to the following:

"To the best of my knowledge, the aforementioned documents are a true, full and accurate translation of the specified documents."



Signature of Anna Lee



EXHIBIT "G"

**Neil Holden**

**From:** Neil Holden  
**Sent:** 01 April 2009 18:47  
**To:** 'John Blake'; 'J. Alberto Marcano'  
**Subject:** ICE Renewal Terms  
**Attachments:** PD212000Y - Provisional Renewal Slip.doc; Updated Map 2009 1.4.09 Client.xls

Dear John/Alberto

I am pleased to enclose our renewal quote together with slip and mud chart showing supporting markets. As you can see we are very close to completion and with a firm exclusive order will finish within 3 working days and possibly sooner. We can hold cover immediately based on share confirmed in the mudmap the attached mudmap.

Our terms are with Infrassure as leader. They are accepting 20% of the primary USD 100m exposure.

Please note

1. We have changed our slip in section insurable interest to include dykes tunnels dams civil works etc
2. We require a declaration form the insured via the ceding company of the monthly output by volume of each power station so that reinsurers can understand the true extra expense exposure. Reinsurers require this within 45 days
3. Please explain calculation of USD 39m BI value within same time frame

Our quotes are as follows

Please note that these quotes are net to reinsurers and we must add brokerage. We suggest 10% to split HRH Howden but can change this  
Please note that you must then add tax to the quotation. Reinsurers are giving tax in some cases but this is considered in our net prices

**Quote 1**

Additional aggregate deductible either retained by assured or ceding company of USD 5m per loss excess of slip deductibles and in the annual aggregate for a 50% share eg not more than USD 2,500,000 per annum.

- a) With a 30 day time deductible for both Extra Expense and Business Interruption **USD 8,700,000 (this net not including tax or HRH/Howden Brokerage)**
- b) With a 10 day deductible for Extra Expense and Business Interruption **USD 9,200,000 (this net not including tax or HRH/Howden Brokerage)**

**Quote 2**

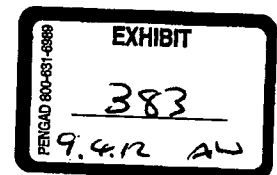
Deductibles as slip with options below (eg no agg deductible)

- a) With 30 day deductible for extra expense and Business Interruption **USD 10,950,000 (this net not including tax or HRH/Howden Brokerage)**
- b) With 10 day deductible for extra expense and Business Interruption **USD 11,450,000 (this net not including tax or HRH/Howden Brokerage)**

We assume Willis have National Indemnity who may be slightly cheaper but with harsher deductibles

I look forward to discussing your final terms or next step.

CONFIDENTIAL  
02/04/2009



HIB 015903

Best regards

Neil

Neil Holden

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**Howden Insurance Brokers Ltd.**  
Bevis Marks House, 24 Bevis Marks, London EC3A 7JB  
T: +44 20 7623 3806 F: +44 20 7623 3807 [www.howdengroup.com](http://www.howdengroup.com)



THE QUEEN'S AWARD FOR ENTERPRISE:  
INTERNATIONAL TRADE 2007

Part of the Hyperion Insurance Group - [www.hyperiongrp.com](http://www.hyperiongrp.com)

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**RISK DETAILS****UNIQUE MARKET REFERENCE** : B1185 PD212000Y**TYPE** : All Risk due to Loss or Physical Damage, including but not limited to earthquake, flooding, wind storms, fire, lighting, explosion, theft and/or assault with violence and/or the intimidation of people (excluding cash and valuables transformable to cash), machine breakage, explosion of boilers, removal of debris, models and documents, consulting fees to professionals, property in the process of being constructed, small constructions and others that are similar, business interruption (gross revenue and increases in the operation costs), extra expenses and/or the increase in the operation costs Reinsurance as original**INSURED** : Instituto Costarricense de Electricidad (ICE); and/or Radiográfica Costarricense S.A. (RACSA) and/or Compañía Nacional de Fuerza y Luz S.A. (CNFL) and/or any other company that are totally or partially owned and/or subsidiaries and/or new properties.**REINSURED** : Instituto Nacional de Seguros.**ADDRESS (of Reinsured)** : 10061-1000 San Jose, Costa Rica.**PERIOD** : From 00.00 2nd April 2009 to 24.00 to 19<sup>th</sup> March 2010 at local standard time at the address of the Insured.**INTEREST** : All real and personal property of the insured party of any type and description including but not limited to improvements and adaptations, property of others under its care, custody, or control of the insured party or for which the insured party might have legal responsibility, incidental assets in the process of being constructed, installed, assembled or put together, assets in transit, equipment and means to process electronic data, including but not limited to, the antenna at the Tarbaca earth station, the Guatuso earth station, microwave towers and parabolic antennas, tunnels, canals, dams, dykes, civil works, business interruption (gross revenue) and extra expenses..**LIMIT OF LIABILITY** : USD 300,000,000 each and every loss Combined Single Limit Excess of Deductibles as per Exhibit 2.**RETENTION** : Reinsurers agree to waive advice of Retention.**TERRITORIAL LIMITS** : Costa Rica, as original.

- CHOICE OF LAW & JURISDICTION** : Any dispute concerning the interpretation of this Policy shall be subject to the law of Costa Rica and to the exclusive jurisdiction of any competent court within Costa Rica.
- ORIGINAL CONDITIONS** : As per HSG Exhibit No. 3, 4, 5 and 6.  
Original Policy Reference Number: 920-0U500
- REINSURANCE CONDITIONS** : NMA 2774 Non Proportional Facultative Reinsurance Clause  
LMA 3333 - (Re)Insurers Liability Clause  
MAP Mold Clause  
NMA 2962 Biological or Chemical material Exclusion  
NMA 2801 Electronic Date recognition  
NMA 2915 Electronic Date Endorsement  
Claims Control Clause 21 days notification
- PREMIUM** : 100% Annual USD adjustable on total values.  
Payable in two Instalments 90 and 120 days
- PAYMENT TERMS** : Premium payable in 2 equal Annual Instalments. To be agreed
- TAXES PAYABLE BY THE REINSURED AND ADMINISTERED BY REINSURERS** : Nil
- REINSURER CONTRACT DOCUMENTATION** : This document details the contract terms entered into by the Reinsurer(s) and constitutes the contract document
- RECORDING, TRANSMITTING, STORING INFORMATION** : Where the broker maintains risk and claim data/information/documents the broker may hold data/information/documents electronically.

Howden Insurance Brokers Ltd

1185  
HSG

**INFORMATION**

As per Howden Insurance Brokers Ltd Exhibits No.s 1-7 which deemed seen by Reinsurers hereon whether initialled or not.

Nestor Mora & Associates Inspection Report (carried out between the dates 21<sup>st</sup> – 30<sup>th</sup> April 2008) seen and noted by Reinsurers hereon.

Howden Insurance Brokers Ltd

1185  
HSG

## EXHIBIT 1

TOTAL INSURED VALUES (USD)

## Property

ICE Energy (further split per HSG attachment 001)	2,639,952,000
ICE Telecommunications	1,033,100,000
ICE Administration	704,514,000
Compañía Nacional de Fuerza y Luz (CNFL)	283,725,000
Radiográfica Costarricense (RACSA)	110,427,000

Total Property	4,771,718,000
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## Business Interruption

ICE Telecom	271,000,000
ICE Energy	39,000,000
RACSA	1,832,000
CNFL	3,853,000

Total Business Interruption	315,686,000
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Total Insured Value	5,087,404,000
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Full breakdown of values provided by INS available on file with Howden Insurance Brokers

**EXHIBIT 2****DEDUCTIBLES**

ICE	USD 1,000,000 each and every loss
CNFL	USD 250,000 each and every loss
RACSA	USD 100,000 each and every loss
Except :-	
Catastrophic Risks	USD 1,000,000 each and every loss
Machine Breakage	USD 250,000 each and every loss
Business Interruption / Extra Expenses (telecommunications)	10 days waiting period see alternatives for 30 days
Extra Expenses (ICE Energy)	USD 10 days or 30 days depending on premium option
Theft of cable	USD 5,000 each and every loss
Violent assault and robbery	USD 25,000 each and every loss
Incidental over land transit	USD 25,000 each and every loss
Removal of Debris	USD 25,000 each and every loss
Property in construction process, minor infrastructure and similar as long as they are done in existing sites or installations	USD 25,000 each and every loss
Errors and omissions	USD 10,000 each and every loss
Expenses in putting out fires	USD 10,000 each and every loss
Radiobases, Cabinets and other equipment (Telecommunication Sector)	USD 50,000 each and every loss



## EXHIBIT 3

SUBLIMITS

Extra Expenses and/or the increase in the cost of work	USD 100,000,000 each and every loss subject to a restoration period of 18 months in each and every loss.  (The calculations will be performed on the basis of the value of the daily average quota over the MW's lost redeemed (indemnizados) under the Direct Damage section.)
Assault and/or robbery with violence and/or intimidation on people, excluding cash and valuables that can be converted to cash	USD 1,000,000 per event
Property in incidental overland transit, excluding cash and valuables that can be converted to cash	USD 1,000,000 per event
Removal of debris, documents, models, professional consulting fees	USD 10,000,000 per event
Property in construction process, minor infrastructure and similar as long as they are done in existing sites or installations including adjacent property.	USD 15,000,000 per event
Automatic acquisition of new assets	USD 10,000,000 and 90 days
Temporary moving of assets	USD 1,000,000 per event
Reconstruction of electromagnetic records	USD 10,000,000 per event
Reposition of Books	USD 5,000,000 per event
Errors and Omissions	USD 15,000,000 per event
Speed up Expenses	USD 1,000,000 per event
Expenses to put out fires	USD 500,000 per event
Expenses to ease and/or speed up the recuperation	USD 2,000,000 per event
Theft of cable	USD 500,000 per event

**EXHIBIT 4****EXCLUDED ASSETS**

Posts, Transmission and Distribution lines and their support towers and antennas (except Tarbaca and Guatuso and the microwave towers and their respective parabolic antennae).

Satellites

The External Plant that includes : primary and secondary cables, connection or joining in cables, concrete and/or wooden posts, inspection wells, excavation jobs, ditches and collection boxes, piping, lockers and cabinets on the public roads and posts.

Acts of war, declared war, civil war, revolution, usurpation of power or seizure of the government, any damage and consequence of nuclear fusion and fission, contamination, radioactive contamination, normal ware, third party liability, infidelity of employee and as per the original policy.

Income/ Expenses of clients and suppliers or to be agreed

Land and water (except in equipment used to fight fires, tanks, etc.)

Seedlings, crops, tree plantations and/or zones

Nuclear energy stations

Subterranean mines, caverns, and any other property or asset that might be found in them.

Properties in the ocean.

Perforation and Production equipment in the ocean including their consequential losses

Satellites, space ships, launch vehicles and their components at the moment of the launch.

Living animals/ standing cattle/ Sires

Bridges, highways, roads, yards, and other paved surfaces

Airships while they are in the air; water born vessels and/or floating equipments while they are in the water.

Inventory or materials when the loss or damage is a consequence, or a result of a fabrication process, a transformation process or any other production and/or control processes.

Hanging structures and their content

Motorized vehicles

and/or as best defined in the original policy text.

**EXHIBIT 5****EXCLUDED RISKS**

Tests and Tests to put into Service

Acts of War, declared war, civil war, revolution, usurpation of power by a de facto government.

Nuclear Risks: Fission, fusion, radioactive contamination.

Pollution and/or contamination, Clean up Expenses

Microorganisms / Mildew (MAP Text)

Chemical or Biological Materials

Use and ware

Extra contractual Third Party Liability

Infidelity of Employees

Filtration and Contamination (seepage and pollution)

Asbestos

All causes that operate in a gradual or systematic manner including but not limited to ware and tare, usage or consumption, aging, erosion, corrosion, falling apart, oxidation or putrefaction.

The accumulated effects of fog, smoke, steam, liquids, gas, or dust

Settling, breakage, shortening, blowing up or expansion of pavements, foundations, floors, tiling or roofs.

Shortening, evaporation, loss of weight, leakage of content, changes in the taste or texture or finishing, decomposition or any other type of loss of the physical properties.

Atmospheric humidity, atmospheric dryness, extreme temperatures or changes in temperature.

Microorganisms, toxic mildews

The cost of correcting or fixing:

- i. Construction or Design errors
- ii. Defective labor
- iii. The use of defective materials
- iv. Inherent or latent defects

Loss or Damage caused by any act, error, or omission (let it be due to the insured party of not) in:

- i. The planning, reglamentation, inspection, establishment or development of buildings and/or assets
- ii. The establishment or imposition of construction codes or standards for the construction or materials
- iii. The design, establishment of specifications, finishing's, materials, parts or equipment, or the construction and/or the maintenance of the following installations o property assets:
  - Buildings or infrastructure
  - Improvements or changes in or additions to land or other assets or properties
  - Roads, highways, sewage, drainage channels, dikes, dams, or other installations.

Inexplicable or mysterious disappearance of any property or asset, missing balances after audits or over inventories taken.

Interruption of elements such as electricity, fuel, water, gas, steam, refrigeration gas, or other services, unless that this interruption of services results directly as a physical damage in no other way excluded.

Abrupt voltage variations that could provoke the malfunction of the equipments, but the resulting loss or damage is covered.

Any fraudulent, criminal or dishonest act.

and/or as better defined in the original policy text

**EXHIBIT 6**OTHER ADDITIONAL CONDITIONS

Automatic Reinstatement

Precaution and maintenance

Other insurance

Salvage

Cancellation Clause as original but not in excess of 60 days in total

Business Interruption covers only gross revenues or operational excendents, extra expenses, start up of operations and interruption due to civil authority.

Redeemable percentage as pertaining to the Business Interruption Section applies at 100%

Reposition Value

Software Clause

Direct Payment Alternative Clause

Removal of Debris

Consulting Fees

Clause for Assets in Construction Process referring to existing properties

Claims Cooperation Clause

Exclusion of Terrorism

Additional Conditions and limitations

Proportional Instalment Clause

Electronic Information B Clause

Data Recognition Exclusion Clause

Loss Occurrence Definition Clause

Chemical and Biological Materials Exclusion Clause

Subject to the supply of updated information from engineering identifying the location of the client as well proof of the advances in the implementation of the present programs

Inexplicable and Mysterious disappearance of any property or assets, found missing in audits, or against undertaken inventories.

Interruption of supplies such as electricity, fuel, water, gas, steam, refrigerant or other services, unless that the interruption of services results directly from physical damage not excluded in any other way.

Abrupt variations in voltage that might cause the malfunction of the equipments; but the resulting loss or damage is covered.

Any fraudulent, criminal or dishonest act.

The exclusion relating to the cost of oil in the machinery breakdown coverage is deleted hereon when it refers to the total loss of equipment

## EXHIBIT 7

## LOSS RECORD

CLAIM REF	DATE OF EVENT	INSURED		PAID/ RESERVED	CAUSE	STATUS
2002/2003						
TR-2002-14	15/06/2002	ICE	USD	150,000	Daño Directo / Transformador Subestación Cañas	Pagado
			CRC	5,668,200	Honorarios	Pagado
TR-2002-15	13/05/2002	ICE		0	Daño Directo / Daños en central telefónica	Sin Efecto
			CRC	2,293,908	Honorarios	Pagado
TR-2002-16	17/07/2002	ICE	USD	29,429	Daño Directo / Interruptores Planta La Garita	Pagado
TR-2003-02	20/01/2003	ICE	USD	43,523	Daño Directo / Transporte interno	Pagado
2003/2004						
TR-2003-07	07/06/2003	CNFL	USD	2,599,705	Daño Directo / Inundación Central Brasil	Pagado
2004/2005						
TR-2004-07	19/05/2004	ICE	USD	503,904	Dano Directo / Daños Transformador Angostura	Pagado (I Capa)
TR-2004-11	20/06/2004	ICE	USD	10,000	Daño Directo / Daños Transformador Subestación Cañas	Pendiente (I Capa)
TR-2004-17	29/02/2004	ICE	USD	1,003,925	Daño Directo / Daños en Transformador Barranca	Pagado (I Capa)
TR-2005-05	04/03/2005	ICE	USD	181,000	Daño Físico / Daños Planta Brasil	Pendiente (I Capa)

2005/2006						
TR-2005-08	04/04/2005	ICE	USD	692,101	Daños Transformador Desamparados	Pagado (l Capa)
TR-2006-04	24/02/2006	ICE	USD	750,000	Daño Directo / Transformador Marca Pawels	Pendiente
TR-2006-05	25/02/2006	ICE	USD	1,880,000	Daño Directo / Subestación Móvil Barranca	Pendiente
2006/2007						
TR-2006-22	13/10/2006	ICE	USD	1,500,000	Daño Directo / Daños Subestación Juanilama	Pendiente
TR-2007-02	23/01/2007	ICE	USD	2,000,000	Daño Directo / Daño en Turbina en Moín	Pendiente
TR-2007-03	07/02/2007	ICE	USD	1,150,000	Daño Directo / Daño en Autotransformador Río Macho	Pendiente
2007/2008						
TR-2007-04	03/04/2007		USD	4,000,000	Rotura de Turbina 9 de MOIN	Pendiente
TR-2007-12	10/05/2007		USD	750,000	Explosion Transformador Canas	Pendiente
TR-2007-36	31/10/2007		USD	0	Danos a transformador Guayabal	Settled Below Deductible

Page 12 of 12	02/04/2009	Howden Insurance Brokers Ltd	1185 HSG
PD212000Y - Provisional Renewal Slip			

2008/2009

	25/07/2008	ICE	USD	23,000,000	Collapse of canal wall at La Garita Station	Outstanding
	17/10/2008	ICE	USD	To be advised	Collapse of canal wall at La Garita	Outstanding
	08/01/2009	ICE	USD	50,000,000	Earthquake	Outstanding







EXHIBIT "H"



**INSTITUTO NACIONAL DE SEGUROS**  
**Dirección de Reaseguros**

02 de abril de 2009

**A QUIEN INTERESE**

El Instituto Nacional de Seguros, ha designado al Corredor Hemisphere Reinsurance Group I.I.C como Corredor exclusivo para gestionar y colocar ante el Mercado Internacional la renovación de la póliza número U-500 a nombre del Instituto Costarricense de Electricidad (I.C.E.) por un año a partir del 02 de abril de 2009.

Por lo anterior solicitamos dejar sin efecto cualquier otro comunicado que se hay emitido con anterioridad y agradecemos se sirvan brindar el soporte de Reaseguro a dicho Corredor.

Atentamente,

  
José Angel Villalobos  
Sub Gerente

EXHIBIT "I"



INS

INSTITUTO NACIONAL DE SEGUROS  
[National Insurance Agency]  
Department of Reinsurance

02 April 2009

TO WHOM IT MAY CONCERN

The Instituto Nacional de Seguros has named Hemisferic Reinsurance Group I.I.C as exclusive Broker to manage and place on the International Market the renewal of policy number U-500 on behalf of Instituto Costarricense de Electricidad (I.C.E.) [Electricity Agency of Costa Rica] for one year effective from 02 April 2009.

We therefore ask that you ignore any notices previously sent to you in this connection, and we shall appreciate your contacting this broker with respect to reinsurance business.

Sincerely,

[signature]

José Angel Villalobos  
Deputy Manager

Instituto Nacional de Seguros. Apdo. Postal 10061-1000, San José, Costa Rica.  
Tel. (506) 287-5000 Ext. 2617. Web site: [www.ins-cr.com](http://www.ins-cr.com)

**EXHIBIT “J”**

**Frank Padilla**

**From:** Frank Padilla  
**Sent:** Thursday, May 14, 2009 5:31 PM  
**To:** Guiselle Monge/INS; 'Johnny Zeledón/INS'  
**Cc:** John Blake; J. Alberto Marcano; José Angel Villalobos/INS  
**Subject:** Grupo ICE - Cobertura Daños Físicos Directos 2009-2010  
**Attachments:** ICE 2009-10 All Risks - Debit Note.pdf; ICE 2009-10 All Risks - Debit Note (Español).pdf

Estimados Señores,

Adjunto al presente les enviamos la Nota de Debito correspondiente a la cobertura indicada en la referencia, la cual esta basada en las condiciones originalmente acordadas.

Como les informamos anteriormente, estamos haciendo nuestras gestiones para obtener acuerdo de los reaseguradores a su solicitud de extender la garantía de pago del primera cuota. Tan pronto obtengamos alguna noticia al respecto les informaremos a la mayor brevedad posible.

Atentamente,

**Frank Padilla**  
Account Manager  
Hemispheric Reinsurance Group L.L.C.  
777 Brickell Avenue, Suite 1112  
Miami, Florida 33131 - USA  
T: (305) 377-0009  
F: (305) 377-0012  
E-mail: [fpadilla@hemisphericre.com](mailto:fpadilla@hemisphericre.com)

**E-mail Disclaimer:**

This E-mail message and all attachments thereto are intended only for the person(s) or entity(ies) to which it is addressed and may contain confidential and/or privileged information. If you are not the intended addressee, please contact the sender and delete the information from your computer. If you are not the addressee of this message, please do not review, disclose, copy, or distribute same. No opinion, either expressed or implied by the sender, necessarily constitutes the opinion of Hemispheric Reinsurance Group, L.L.C., or its affiliates.

Este mensaje de E-mail, conjuntamente con todos sus adjuntos, es expresamente para la persona (s) o entidad(es) a lo(s) cual(es) esta dirigido, y puede contener información privilegiada y/o confidencial. Si Ud. no es el recipiente nombrado en este E-mail, por favor comuníquese con el remitente, y borra este mensaje y sus adjuntos de su computadora. Si Ud. no es el recipiente nombrado de este E-mail, favor de no revisar, dar a saber a terceros, copiar, o distribuir el contenido de este E-mail. Ninguna opinión, expresa o implícita del remitente en este E-mail, necesariamente constituye la opinión de Hemispheric Reinsurance Group, L.L.C., o sus afiliados.

HRG-00072

5/14/2009

<b>EXHIBIT</b>	
191	
7/17/12	ca





ATTN: Sirs  
Instituto Nacional de Seguros  
10061-1000  
San Jose, Costa Rica

May 14, 2009

**DEBIT NOTE**

**INSURED** : Instituto Costarricense de Electricidad (ICE); and/or Radiográfica Costarricense S.A. (RACSA) and/or Compañía Nacional de Fuerza y Luz S.A. (CNFL) and/or any other company that are totally or partially owned and/or subsidiaries and/or new properties

**REINSURED** : Instituto Nacional de Seguros, Costa Rica

**PERIOD** : 00:00 03 April 2009 to 24:00 02 April 2010  
local standard time at the location of the Insured.

**GROSS ANNUAL REINSURANCE PREMIUM 100%** : USD 13,768,639.00

**GROSS ANNUAL REINSURANCE PREMIUM FOR HRG ORDER** : USD 13,080,207.03 (95.00% part of 100.00%)

**TAX** : USD 636,472.47

**NET ANNUAL REINSURANCE PREMIUM FOR HRG ORDER** : USD 12,443,734.56 (95.00% part of 100.00%)

**PAYMENT CONDITIONS** : Two (2) installments payable as follows;  
- 1<sup>st</sup> installment 60% of Premium due on June 1, 2009 (60 days)  
- 2<sup>nd</sup> installment 40% of Premium due on July 1, 2009 (90days)

**HRG-00073**



**FIRST INSTALLMENT:** Gross Premium: USD 7,848,124.22  
(Corresponding to Tax: USD 381,883.48  
Reinsurance Order Net Premium: USD 7,466,240.74  
of 95%)

**SECOND INSTALLMENT:** Gross Premium: USD 5,232,082.81  
(Corresponding to Tax: USD 254,588.99  
Reinsurance Order Net Premium: USD 4,977,493.82  
of 95%)

Please ensure that we are in receipt of cleared funds at least 5 days before the date indicated, so we can proceed with our settlement in time to comply.

It is a condition of coverage under the Slip of Conditions of Reinsurance to which this Debit Note applies that the Premium due at inception of the installment period must be paid to and received by Reinsurers on or before midnight on the dates specified.

If this condition is not complied with, then this coverage of Reinsurance shall terminate from midnight on the due date of the first breach with the Reinsured hereby agreeing to pay premium calculated at not less than pro rata temporis.

Please wire transfer funds to Hemispheric Reinsurance Group LLC to the following account:

ABA# 021000089  
Credit Bank: Citibank N.A.  
Address: 111 Wall Street, New York, New York 10005  
Credit Account: 30604518  
Credit Account Name: Citigroup Global Markets Inc.  
For Further Credit to: Account # 427-30664-17  
Hemispheric Reinsurance Group, LLC Premium Trust  
Account

Sincerely,

Frank Padilla  
Account Manager  
Hemispheric Reinsurance Group LLC

HRG-00074



ATTN: Señores  
Instituto Nacional de Seguros  
10061-1000  
San Jose, Costa Rica

14 de Mayo 2009

**NOTA DE DEBITO**

**ASEGURADO** : Instituto Costarricense de Electricidad (ICE); and/or Radiográfica Costarricense S.A. (RACSA) and/or Compañía Nacional de Fuerza y Luz S.A. (CNFL) and/or any other company that are totally or partially owned and/or subsidiaries and/or new properties

**REASEGURADO** : Instituto Nacional de Seguros, Costa Rica

**PERIODO** : Desde 00:00 horas del 03 de Abril 2009 hasta las 24:00 horas del 02 de Abril 2010.  
Hora estándar local en la localidad del Asegurado.

**PRIMA ANUAL  
BRUTA DE  
REASEGURO 100%** : USD 13,768,639.00

**PRIMA ANUAL  
BRUTA DE  
REASEGURO PARA  
LA ORDEN DE HRG** : USD 13,080,207.03 (95.00% parte del 100.00%)

**IMPUESTO** : USD 636,472.47

**PRIMA ANUAL  
NETA DE  
REASEGURO PARA  
LA ORDEN DE HRG** : USD 12,443,734.56 (95.00% parte del 100.00%)

**CONDICIONES  
DE PAGO** : Dos (2) cuotas a ser pagada como sigue;  
- 1ra Cuota 60% de la Prima a ser pagada el 01 de Junio 2009 (60días)  
- 2da Cuota 40% de la Prima a ser pagada el 01 de Julio 2009 (90días)

**HRG-00075**



**PRIMERA CUOTA** : Prima Bruta: USD 7,848,124.22  
(Correspondiente a Impuesto: USD 381,883.48  
la Orden de Reaseguro Prima Neta: USD 7,466,240.74  
del 95%)

**SEGUNDA CUOTA** : Prima Bruta: USD 5,232,082.81  
(Correspondiente a Impuesto: USD 254,588.99  
la Orden de Reaseguro Prima Neta: USD 4,977,493.82  
del 95%)

Por favor asegúrense que nosotros recibamos los fondos por lo menos 5 días antes de la fecha indicada, a fin de que el Reasegurador la reciba el día indicado.

Es una condición de esta cobertura bajo el Slip de Condiciones de Reaseguro a cual aplica esta Nota de Debito que la prima adeudada al inicio de vigencia debe ser pagada y recibida por los Reaseguradores a la medianoche de la fecha especificada o antes de la misma.

Si esta condición no es cumplida, este contrato de Reaseguro será terminado a partir de la medianoche de la fecha de pago del primer incumplimiento y el Reasegurado por la presente acuerda pagar la prima calculada a no menos que pro rata temporis.

Favor de realizar la transferencia de fondos a nombre de Hemispheric Reinsurance Group LLC a la siguiente cuenta bancaria:

<b>ABA#</b>	<b>021000089</b>
<b>Credit Bank:</b>	<b>Citibank N.A.</b>
<b>Address:</b>	<b>111 Wall Street, New York, New York 10005</b>
<b>Credit Account:</b>	<b>30604518</b>
<b>Credit Account Name:</b>	<b>Citigroup Global Markets Inc.</b>
<b>For Further Credit to:</b>	<b>Account # 427-30664-17</b>
	<b>Hemispheric Reinsurance Group, LLC Premium Trust</b>
	<b>Account</b>

Atentamente,

A handwritten signature in black ink, appearing to read "Frank Padilla", is written over a horizontal line.

**Frank Padilla**  
**Account Manager**  
**Hemispheric Reinsurance Group LLC**

**HRG-00076**



ATTN: Sirs  
Instituto Nacional de Seguros  
10061-1000  
San Jose, Costa Rica

May 12, 2009

**DEBIT NOTE**

**INSURED** : Instituto Costarricense de Electricidad (ICE); and/or Radiográfica Costarricense S.A. (RACSA) and/or Compañía Nacional de Fuerza y Luz S.A. (CNFL) and/or any other company that are totally or partially owned and/or subsidiaries and/or new properties

**REINSURED** : Instituto Nacional de Seguros, Costa Rica

**PERIOD** : 00:00 03 April 2009 to 24:00 02 April 2010  
local standard time at the location of the Insured.

**GROSS ANNUAL REINSURANCE PREMIUM 100%** : USD 13,768,639.00

**GROSS ANNUAL REINSURANCE PREMIUM FOR HRG ORDER** : USD 13,080,207.03 (95.00% part of 100.00%)

**TAX** : USD ~~629,858.98~~ 636,472.47 ✓

**NET ANNUAL REINSURANCE PREMIUM FOR HRG ORDER** : USD <sup>12,443,734.56 ✓</sup> ~~12,450,349.05~~ (95.00% part of 100.00%)

**PAYMENT CONDITIONS** : Two (2) Installments payable as follows;  
- 1<sup>st</sup> Installment 60% of Premium due on June 1, 2009 (60 days)  
- 2<sup>nd</sup> Installment 40% of Premium due on July 1, 2009 (90days)

**HRG-00077**



FIRST INSTALLMENT: Gross Premium: USD 7,848,124.22 ✓  
(Corresponding to Tax: USD ~~877,845.98~~ 381,883.48 ✓  
Reinsurance Order Net Premium: USD ~~7,470,208.84~~ 7,466,240.74 ✓  
of 95%)

SECOND INSTALLMENT: Gross Premium: USD 5,232,082.81 ✓  
(Corresponding to Tax: USD ~~254,843.00~~ 254,588.99 ✓  
Reinsurance Order Net Premium: USD 4,980,139.21 4,977,493.82  
of 95%)

Please ensure that we are in receipt of cleared funds at least 5 days before the date indicated, so we can proceed with our settlement in time to comply.

It is a condition of coverage under the Slip of Conditions of Reinsurance to which this Debt Note applies that the Premium due at inception of the installment period must be paid to and received by Reinsurers on or before midnight on the dates specified.

If this condition is not complied with, then this coverage of Reinsurance shall terminate from midnight on the due date of the first breach with the Reinsured hereby agreeing to pay premium calculated at not less than pro rata temporis.

Please wire transfer funds to Hemispheric Reinsurance Group LLC to the following account:

ABA# 021000089  
Credit Bank: Citibank N.A.  
Address: 111 Wall Street, New York, New York 10005  
Credit Account: 30604518  
Credit Account Name: Citigroup Global Markets Inc.  
For Further Credit to: Account # 427-30664-17  
Hemispheric Reinsurance Group, LLC Premium Trust  
Account

Sincerely,

Frank Padilla  
Account Manager  
Hemispheric Reinsurance Group LLC

HRG-00078



Page 2 of 2

<b>SECOND INSTALLMENT:</b>	Gross Premium:	USD 5,232,082.81
(Corresponding to	Tax:	USD 251,943.60
Reinsurance Order	Net Premium:	USD 4,980,139.21
of 95%)		

Please ensure that we are in receipt of cleared funds at least 5 days before the date indicated, so we can proceed with our settlement in time to comply.

Please wire transfer funds to Hemispheric Reinsurance Group LLC to the following account:

<b>ABA#</b>	<b>021000089</b>
<b>Credit Bank:</b>	<b>Citibank N.A.</b>
<b>Address:</b>	<b>111 Wall Street, New York, New York 10005</b>
<b>Credit Account:</b>	<b>30604518</b>
<b>Credit Account Name:</b>	<b>Citigroup Global Markets Inc.</b>
<b>For Further Credit to:</b>	<b>Account # 427-30664-1 7</b>
	<b>Hemispheric Reinsurance Group, LLC Premium Trust</b>
	<b>Account</b>

Sincerely,

**Frank Padilla**  
**Account Manager**  
**Hemispheric Reinsurance Group LLC**

IT IS A CONDITION OF COVERAGE  
 UNDER THE SLIP OF CONDITIONS  
~~THE COVER NOTE~~ OF REINSURANCE  
 TO WHICH THIS DEBIT NOTE APPLIES  
 THAT.

HRG-00079

① TAX USD 829,858.98 ✓

② NET A R.P. ORDER HRG USD 12,450,348.05 ✓ (75% P.O. 100%)

GROSS ANNUAL REINSURANCE PREMIUM 100% : USD 13,768,639 ✓

GROSS ANNUAL REINSURANCE PREMIUM ORDER TO HRG : USD 9,080,207.03 (95% PART OF 100%)

① →  
② →  
PAYMENT CONDITIONS : TWO (2) INSTALMENTS PAYABLE AS FOLLOWS: (CONF)  
- 1st INSTALMENT 60% OF PREMIUM DUE ON JUNE 1st, 2009  
- 2nd " 40% " " " JULY 1st 2009 (CONF)

FIRST  
INSTALMENT  
(CORRESPONDING TO REINSURANCE ORDER OF 95%)  
GROSS P. USD 7,848,124.22 ✓  
TAXES (377,915.38) ✓  
NET P 7,470,208.84 ✓

SECOND  
INST. ....  
GP USD 5,232,082.81 ✓  
TAXES USD (251,943.60) ✓  
NP. USD 4,980,139.21 ✓



**EXHIBIT "K"**

**J. Alberto Marcano**

---

**From:** Wendy Chacón/INS [wechacon@ins-cr.com]  
**Sent:** Thursday, May 28, 2009 12:29 PM  
**To:** J. Alberto Marcano; Nitza Rivera; Frank Padilla  
**Cc:** Grupo CEDIDO-Dirección Reaseguros  
**Subject:** Aviso de transferencia.  
**Attachments:** B-372 ICE. U-500.xls

Muy estimados Señores:

Nos complace informarle que dimos orden de realizar una transferencia por el monto de **\$7.466.240.74** desde el *Banco Crédito Agrícola de Cartago* con destino al **Citibank N.A.**, cuenta **427-30626-14** por concepto de:

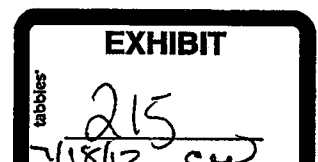
<b>Borderó</b>	<b>Póliza</b>	<b>Asegurado</b>	<b>Monto</b>	<b>TC utilizado</b>
B-372-2009	U-500	ICE	\$7.466.240.74	¢580.13

Adjuntamos Borderós respectivos.

Agradeceremos su acuse de recibo cuando la transferencia esté finalizada

5/28/2009

**HRG-01470**





**EXHIBIT "L"**

Howden

Hemispheric Reinsurance Group, L.L.C.  
777 Brickell Avenue  
Suite 1112  
Miami  
Florida FL 33131  
United States of America

12 May 2009

Re: Instituto Nacional de Seguros  
Your Ref: John Blake

Dear Sirs,

We have pleasure in enclosing our Cover Note referenced PD212000Y, and Debit Note in respect of the above.

Would you kindly check that these documents are in accordance with the coverage required and if you have any queries or would like any changes made to the cover, please contact us immediately.

We would draw your attention to the Premium Payment Condition in the Cover Note and request you settle in advance of due date to allow processing to Reinsurers.

As a Financial Services Authority (FSA) regulated company we also draw your attention to our Terms of Business documentation enclosed.

May we take this opportunity of thanking you for your instructions

Yours sincerely,

*Nat T Howden*  
Howden Property



Howden Insurance Brokers Ltd  
Bevis Marks House  
24 Bevis Marks  
London  
EC3A 7JB  
Tel: +44 (0)20 7623 3806  
Fax: +44 (0)20 7623 3807  
Email: reception@howdengroup.com  
Web: www.howdengroup.com

LLOYDS

Howden Insurance Brokers Ltd is a member of the Lloyds Group of Companies. The Lloyds Group of Companies is a member of the Lloyds Group of Companies. The Lloyds Group of Companies is a member of the Lloyds Group of Companies.

FSA

EXHIBIT

HIB 06414

tabbles

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7/7/17 (C4)

**DEBIT NOTE**

Hemispheric Reinsurance Group, L.L.C. 777 Brickell Avenue Suite 1112 Miami Florida FL 33131 United States of America	YOUR REF : John Blake OUR RISK NO : PD212000Y TRANS NO : T400904+ DATE : 12 May 2009
REINSURED : Instituto Nacional de Seguros.	
INSURED : Instituto Costarricense de Electricidad (ICE); and Radiográfica Costarricense S.A. (RACSA) and Compañía Nacional de Fuerza y Luz S.A. (CNFL) and any other company that are totally or partially owned and subsidiaries and new properties.	
TYPE : All Risks of Direct Physical Loss and Business Interruption.	
PERIOD : 3 <sup>rd</sup> April 2009 to 2 <sup>nd</sup> April 2010.	
NET DUE TO HOWDEN INSURANCE BROKERS AFTER DEDUCTION OF COSTA RICAN TAX	
USD	11,312,600 DB

PAYABLE IN INSTALMENTS:-  
 USD 6,787,560 BY 1<sup>ST</sup> JUNE 2009  
 USD 4,525,040 BY 1<sup>ST</sup> JULY 2009

WE REQUEST YOU TO SUBMIT PREMIUMS IN ADVANCE OF PREMIUM PAYMENT  
 CONDITION DUE DATES.

**PLEASE QUOTE OUR TRANS. NO WHEN MAKING PAYMENTS**



# HOWDEN INSURANCE BROKERS LTD

## NON STATUTORY TRUST BANK DETAILS

Bank : THE ROYAL BANK OF SCOTLAND  
5 - 10 GREAT TOWER STREET  
LONDON  
EC3P 3HX

Sort Code : 15 - 20 - 25  
Swift Code : RBOSGB2L

## ACCOUNT NUMBERS

GBP IBAN No.	:	GB90RBOS15202510248038
Sterling	:	10248038

USD IBAN No.	:	GB09RBOS16630000498827
US Dollars	:	NOINBR - USDA
Correspondence Bank	:	American Express Bank, New York
Correspondence Swift	:	AEIBU533
Fed Wire No	:	ABA Code 124 071889 Quoting RBOSGB2L
CHIPS ABA	:	0159

EUR IBAN No.	:	GB83RBOS16107010108674
EURO's	:	NOINBR - EURA

AUS\$ IBAN No.	:	GB31RBOS16630000498819
AUS\$	:	NOINBR - AUDA

CAD IBAN No.	:	GB84RBOS16630000498835
CAD	:	NOINBR - CADA

Hemispheric Reinsurance  
Group, L.L.C.  
777 Brickell Avenue  
Suite 1112  
Miami  
Florida FL 33131  
United States of America

12 May 2009

Re : Instituto Costarricense de Electricidad (ICE)  
Your Ref : John Blake

**COVER NOTE NO: PD212000Y**

In accordance with your instructions, we have effected the following Reinsurance on your behalf. Please check the details set out below and, if the cover is not in accordance with your instructions or the security is unacceptable, please advise immediately.

**We would draw your attention to any Warranty or Condition Precedent in this Cover Note. Any breach of any Warranty or Condition Precedent may prejudice rights under the Policy and in some cases may entitle Reinsurers to terminate the Policy from the date of that breach, and in some instances, from inception.**

**RISK DETAILS**

**TYPE** : All Risk due to Loss or Direct Physical Damage, including but not limited to earthquake, flooding, wind storms, fire, lighting, explosion, theft and/or assault with violence and/or the intimidation of people (excluding cash and valuables transformable to cash), machine breakage, explosion of boilers, removal of debris, models and documents, consulting fees to professionals, property in the process of being constructed, small constructions and others that are similar, business interruption (gross revenue and increases in the operation costs), extra expenses and/or the increase in the operation costs Reinsurance as original

**SLIP POLICY NOTICE** : NMA 2980 Slip Policy Notice to Reinsured

**INSURED** : Instituto Costarricense de Electricidad (ICE); and Radiográfica Costarricense S.A. (RACSA) and Compañía Nacional de Fuerza y Luz S.A. (CNFL) and any other company that are totally or partially owned and subsidiaries and new properties.

**ADDRESS (of INSURED)** : Apartado Postal 10032-1000  
San Jose,  
Costa Rica.

**REINSURED** : Instituto Nacional de Seguros.



Howden Insurance Brokers Ltd  
Bevis Marks House  
24 Bevis Marks  
London  
EC3A 7JB  
Tel: +44 (0)20 7623 3806  
Fax: +44 (0)20 7623 3807  
Email: reception@howdengroup.com  
Web: www.howdengroup.com



**ADDRESS (of REINSURED)** : Apartado Postal 10061-1000  
 Frente al Parque Espana  
 Calle 8 y 9 Bis Avenida 7  
 San Jose,  
 Costa Rica.

**PERIOD** : From 00.00 3<sup>rd</sup> April 2009 to 24.00 2<sup>nd</sup> April 2010 at local standard time at the location of the Insured.

**INTEREST** : Real and personal property of the insured party of any type and description including but not limited to improvements and adaptations, property of others under its care, custody, or control of the insured party or for which the insured party have legal responsibility, incidental assets in the process of being constructed, installed, assembled or put together, assets in transit, equipment and means to process electronic data, including but not limited to, the antenna at the Tarbaca earth station, the Guatuso earth station, microwave towers and parabolic antennas ,tunnels, canals, dams, dykes, civil works ,business interruption (gross revenue) and extra expenses.

**LIMIT OF LIABILITY** : Up to:  
 USD 300,000,000 each and every loss Combined Single Limit  
 Excess of Deductibles as per Exhibit 2.  
 Arranged in layers as per Schedules A - S

**ORDER** : 95.00 % arranged in layers as per Schedules A - S

**REINSURED'S RETENTION** : 5.00 % of Limit of Liability USD 300,000,000 (Net and Treaty)

**TERRITORIAL LIMITS** : Costa Rica, as original.

**ORIGINAL CONDITIONS** : As per HSG Exhibit No.s 3, 4, 5 and 6.  
 Original Expiring Policy Reference Number:920-0U500

**REINSURANCE CONDITIONS** : NMA 2774 Non Proportional Facultative Reinsurance Clause  
 Excluding Ex Gratia and Without Prejudice Payments  
 LMA 3333 (Re)Insurers Liability Clause  
 NMA 2737 Claims Cooperation Clause  
 NMA 2915 Electronic Data Endorsement  
 NMA 2962 Biological or Chemical Materials Exclusion Clause  
 NMA 2802 Electronic Date Recognition Exclusion  
 NMA 2919 War and Terrorism Exclusion Endorsement (Reinsurance)  
 NMA 348 Average Clause  
 LMA 5018 Microorganism Exclusion  
 Excluding all Civil Liability  
 Excluding Seepage and Pollution  
 Excluding Testing, Commissioning and Maintenance  
 Excluding Vehicles licensed for road use



PREMIUM PAYMENT CONDITION 2 Inst. (TOR 4/86)

It is a condition of this contract of Reinsurance that the Premium due at inception of the instalment period must be paid to and received by Reinsurers on or before midnight on the dates specified.

If this condition is not complied with, then this contract of Reinsurance shall terminate from midnight on the due date of the first breach with the Reinsured hereby agreeing to pay premium calculated at not less than pro rata temporis.

Instalment	Amount	Premium Due Date
1.	60 %	1 <sup>st</sup> June 2009
2.	40 %	1 <sup>st</sup> July 2009

Additional Reinsurance Conditions as detailed in Schedules A, B, E, G, H, I, J, K, L, M, N, O, Q and S of the Security Details Section of this Cover Note

**CHOICE OF  
LAW &  
JURISDICTION**

: Any dispute concerning the interpretation of this Policy shall be subject to the law of Costa Rica and to the exclusive jurisdiction of any competent court within Costa Rica.

**PREMIUM**

: 100% Annual USD 11,908,000 after deduction of Costa Rican Tax

**RECORDING,  
TRANSMITTING,  
STORING  
INFORMATION**

: Where the Broker maintains risk and claim data/ information/ documents the broker may hold data/ information/ documents electronically

**INFORMATION** : As per Howden Insurance Brokers Ltd Exhibits No.1 and 7  
Nestor Mora and Associates Inspection Report (carried out between the  
dates 21<sup>st</sup> – 30<sup>th</sup> April 2008) and  
C.I. (Risk Management Services) Limited Report dated February 16<sup>th</sup> 2009



**SECURITY DETAILS**

LMA3333 : (RE)INSURERS LIABILITY CLAUSE  
21 June 2007

**(Re)insurer's liability several not joint**

The liability of a (re)insurer under this contract is several and not joint with other (re)insurers party to this contract. A (re)insurer is liable only for the proportion of liability it has underwritten. A (re)insurer is not jointly liable for the proportion of liability underwritten by any other (re)insurer. Nor is a (re)insurer otherwise responsible for any liability of any other (re)insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by a (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp. This is subject always to the provision concerning "signing" below.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is a (re)insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other (re)insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

**Proportion of liability**

Unless there is "signing" (see below), the proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp and is referred to as its "written line".

Where this contract permits, written lines, or certain written lines, may be adjusted ("signed"). In that case a schedule is to be appended to this contract to show the definitive proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together). A definitive proportion (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of a Lloyd's syndicate taken together) is referred to as a "signed line". The signed lines shown in the

schedule will prevail over the written lines unless a proven error in calculation has occurred.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.



**SCHEDULE REFERENCE: A**

**LIMIT OF LIABILITY** : USD 10,000,000 each and every loss Combined Single Limit  
Excess of  
Deductibles as per Exhibit No. 2

**ORDER HEREON** : 10.00%

**REINSURED AS FOLLOWS:**

100.000 % Certain Underwriters at Lloyd's of London  
38.113% Syndicate QBP 2000  
12.704% Syndicate MAP 2791  
22.867% Syndicate MKL 3000  
26.316% \*Syndicate AML 2001

100.000 % of Order

**ADDITIONAL REINSURANCE CONDITIONS** : \* In respect of Syndicate AML 2001 acceptance:-  
Excluding Contingent Business Interruption Absolutely



SCHEDULE REFERENCE: B

**LIMIT OF LIABILITY** : USD 5,000,000 each and every loss Combined Single Limit and in the annual aggregate  
Which in turn excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** : 50.00%

REINSURED AS FOLLOWS:

70.000 % \*Certain Underwriters at Lloyd's of London

28.571% Syndicate CSL 1084  
14.286% Syndicate AGM 2488  
14.286% Syndicate ADV 780  
28.571% Syndicate MMX 2010  
14.286% Syndicate SAM 727

30.000 % Transatlantic Reinsurance Company

100.000 % of Order

**ADDITIONAL REINSURANCE CONDITIONS** : \*In respect of Lloyd's of London acceptances:-

Warranted No losses at 3rd April 2009 other than those declared in Exhibit No 7.  
Breach of this Warranty shall result in the forfeiture of all right to indemnity under this contract





**SCHEDULE REFERENCE: C**

**LIMIT OF LIABILITY** : USD 5,000,000 each and every loss Combined Single Limit  
Excess of  
Deductibles as per Exhibit No. 2

**ORDER HEREON** : 21.00 %

**REINSURED AS FOLLOWS:**

28.571 % Zurich Insurance plc UK Branch trading as Zurich Global Corporate UK  
47.619 % Lloyds' of London Syndicate JCD 5820  
23.810 % Ecclesiastical Insurance Office plc

100.000 % of Order



SCHEDULE REFERENCE: D

**LIMIT OF LIABILITY** : USD 100,000,000 each and every loss Combined Single Limit  
Excess of  
Deductibles as per Exhibit No. 2

**ORDER HEREON** : 5.00 %

REINSURED AS FOLLOWS:

100.000 % General Insurance Corporation of India

100.000 % of Order



SCHEDULE REFERENCE: E

**LIMIT OF LIABILITY** : To pay the difference between USD 10,000,000 each and every loss Combined Single Limit  
And USD 5,000,000 each and every loss and in the annual aggregate Excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** ; 50.00%

REINSURED AS FOLLOWS:

75.000 % Certain Underwriters at Lloyd's of London

27.000% Syndicate AFB 2623  
6.333% Syndicate AFB 0623  
26.667% Syndicate FDY 435  
26.667% Syndicate MSP 318  
13.333% Syndicate MMX 2010

25.000 % \*Ironshore Insurance Co (Bermuda)

100.000 % of Order

**ADDITIONAL REINSURANCE CONDITIONS** : \* In respect of Ironshore Insurance Co acceptance:-  
1) LMA 5019 – Asbestos Endorsement  
2) Cancellation Clause as Original plus 30 days but not exceeding 90 days in all

**SCHEDULE REFERENCE: F**

**LIMIT OF LIABILITY** : USD 20,000,000 each and every loss Combined Single Limit  
Excess of  
USD 5,000,000 each and every loss Combined Single Limit  
Which in turn excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** : 6.00%

**REINSURED AS FOLLOWS:**

100.000 % Zurich Insurance plc UK Branch trading as Zurich Global Corporate UK

100.000 % of Order



**SCHEDULE REFERENCE: G**

**LIMIT OF LIABILITY** : USD 95,000,000 each and every loss Combined Single Limit  
Excess of  
USD 5,000,000 each and every loss Combined Single Limit  
Which in turn excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** : 15.00 %

**REINSURED AS FOLLOWS:**

100.000 % \*SCOR Reinsurance Company, Oficina de Representacion en  
Colombia\*

100.000 % of Order

**ADDITIONAL REINSURANCE CONDITIONS** : \*Loss Adjuster to be Agreed

SCHEDULE REFERENCE: H

**LIMIT OF LIABILITY** : USD 90,000,000 each and every loss Combined Single Limit  
Excess of  
USD 10,000,000 each and every loss Combined Single Limit  
Which in turn excess of Deductibles as per Attachment No. 3

**ORDER HEREON** : 25.00%

REINSURED AS FOLLOWS:

100.000 %            \*Infrassure Limited

100.000 % of Order

**ADDITIONAL REINSURANCE CONDITIONS** : \* In respect of Infrassure Limited acceptance:-

- 1) It is a Condition precedent to Infrassure's Liability under this reinsurance that claims are reported to Infrassure Limited within 10 days of date of loss
- 2) Monthly Breakdown of the Total Sum Insured under Business Interruption (GWH and Gross Profit per plant) to be submitted and agreed by Infrassure within 45 days of inception
- 3) Subject to No Known or reported losses as of 15<sup>th</sup> April 2009
- 4) Exhibit No 3 (Sub Limits) - Acquisition of New Assets and Divestments to be agreed by Infrassure Limited.
- 5) Cancellation Clause deleted.

**SCHEDULE REFERENCE: I**

**LIMIT OF LIABILITY** : To pay the Difference between:  
a) Schedule of Deductibles as per Exhibit No 2  
And  
Schedule of Deductibles as per Attachment No 3  
Maximum sum Insurable USD 990,000 any one occurrence.  
But only in event of loss excess of USD 10,000,000 each and every loss paid  
by Primary Policy

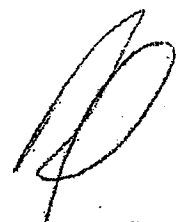
**ORDER HEREON** : 25.00%

**REINSURED AS FOLLOWS:**

100.000 % \*Lloyd's of London Syndicate JCD 5820

100.000 % of Order

**ADDITIONAL REINSURANCE CONDITIONS** : \*Warranted No known or reported losses at 17<sup>th</sup> April 2009 other than those declared in Exhibit No 7. Breach of this Warranty shall result in the forfeiture of all right to indemnity under this contract



**SCHEDULE REFERENCE: J**

**LIMIT OF LIABILITY** : USD 15,000,000 each and every loss Combined Single Limit  
Excess of  
USD 10,000,000 each and every loss Combined Single Limit  
Which in turn excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** : 44.00 %

**REINSURED AS FOLLOWS:**

77.727 % Certain Underwriters at Lloyd's

28.125 % Syndicate AFB 2623  
6.597 % Syndicate AFB 0623  
27.778 % Syndicate MSP 0318  
20.833 % Syndicate MMX 2010  
16.667 % Syndicate JCD 5820

2.273 % Eurasia Insurance Company

11.364 % \*Transatlantic Reinsurance

8.636 % Ecclesiastical Insurance Office plc

100.000 % of Order

**ADDITIONAL REINSURANCE CONDITIONS** : In respect of Transatlantic Reinsurance acceptance:-

\*) NMA 1622 – Radioactive Contamination and Explosive Nuclear Assemblies  
Exclusion Clause

**SCHEDULE REFERENCE: K**

**LIMIT OF LIABILITY** : USD 75,000,000 each and every loss Combined Single Limit  
Excess of  
USD 25,000,000 each and every loss Combined Single Limit  
Which in turn excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** : 15.00 %

**REINSURED AS FOLLOWS:**

66.667 % \*Swiss Reinsurance America Corporation  
33.333 % Lloyd's of London Syndicate AUW 609

100.000 % of Order

**\*ADDITIONAL REINSURANCE CONDITIONS** : \* In respect of Swiss Reinsurance America Corporation acceptance:-

- 1) General Terms and Conditions for Facultative Reinsurance Business as per Attachment No 1 to this Cover Note
- 2) Warranted No Claims 2<sup>nd</sup> April 2009 to 8<sup>th</sup> April 2009. Breach of this Warranty shall result in the forfeiture of all right to indemnity under this contract
- 3) Claims Control Clause as per Attachment No. 2
- 4) Direct Payment Alternative Clause (as contained in Exhibit No. 6 (Other Additional Conditions) is deleted



SCHEDULE REFERENCE: L

**LIMIT OF LIABILITY** : USD 25,000,000 each and every loss Combined Single Limit  
 Excess of  
 USD 25,000,000 each and every loss Combined Single Limit  
 Which in turn excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** : 35.00 %

REINSURED AS FOLLOWS:

42.857 % Certain Underwriters at Lloyd's of London  
 44.445 % Syndicate MKL 3000  
 22.222 % Syndicate MSP 0318  
 33.333 % \*Syndicate AML 2001

21.429 % \*\*Ironshore Insurance Limited (Bermuda)

7.143 % United Insurance Company, Barbados, per European Underwriters Group

28.571 % Munchener Ruckversicherungs-Gesellschaft – Department Latin America Caribbean

100.000 % of Order

**ADDITIONAL REINSURANCE CONDITIONS** : \* In respect of Lloyd's of London Syndicate AML 2001:-  
 Excluding Contingent Business Interruption Absolutely

\*\* In respect of Ironshore Insurance acceptance:-

- 1) LMA 5019 – Asbestos Endorsement
- 2) Cancellation Clause as Original plus 30 days but not exceeding 90 days in all

**SCHEDULE REFERENCE: M**

**LIMIT OF LIABILITY** : USD 50,000,000 each and every loss Combined Single Limit  
 Excess of  
 USD 50,000,000 each and every loss Combined Single Limit  
 Which in turn excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** : 35.00%

**REINSURED AS FOLLOWS:**

51.429 % Certain Underwriters at Lloyd's of London

55.555 % \*Syndicate CSL 1084  
 22.500 % Syndicate AFB 2623  
 5.278 % Syndicate AFB 0623  
 16.667 % Syndicate AUW 609

14.286 % United Insurance Company, Barbados per European Underwriters Group

22.857 % \*\*IGI Bermuda per International General Insurance Co. Ltd, Jordan

11.428 % Everest Reinsurance Company

100.000 % of Order

**ADDITIONAL REINSURANCE CONDITIONS** : \* In respect of Lloyd's of London Syndicate CSL 1084 acceptance:-

Warranted No losses known or reported at 16<sup>th</sup> April 2009 other than those declared in Exhibit No 7. Breach of this Warranty shall result in the forfeiture of all right to indemnity under this contract.

\*\* In respect of IGI Bermuda acceptance:-

1) Warranted No losses known or reported at 7<sup>th</sup> April 2009 other than those declared in Exhibit No 7. Breach of this Warranty shall result in the forfeiture of all right to indemnity under this contract.

2) Extra Expenses deductible :10 days waiting period minimum USD 100,000

**SCHEDULE REFERENCE: N**

**LIMIT OF LIABILITY** : USD 200,000,000 each and every loss Combined Single Limit  
Excess of  
USD 100,000,000 each and every loss Combined Single Limit  
Which in turn excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** : 60.00 %

**REINSURED AS FOLLOWS:**

41.667 % ACE American Insurance Company per ACE International Excess  
17.083 % Munich Reinsurance Company – UK Branch  
6.250 % HCC International Ins Co  
8.333 % Ecclesiastical Insurance Office plc  
8.333 % \*New India Assurance Co – UK Branch placed via LAR & Sons Insurance Brokers  
1.667 % Eurasia Insurance Company  
16.667 % Navigators Management Company, inc. on behalf of :  
62.000% Millennium Syndicate at Lloyd's 1221  
25.000% Liberty Syndicate at Lloyd's 4472  
13.000% Pembroke Syndicate at Lloyd's 4000

100.000 % of Order

**ADDITIONAL REINSURANCE CONDITIONS** : \*In respect of New India Assurance acceptance:-  
NMA 1622 – Radioactive Contamination and Explosive Nuclear Assemblies  
Exclusion Clause  
Excluding Looting and Pillaging  
Theft/ Robbery limited to Theft / Robbery with Violence  
Excluding Advance Loss of Profits

SCHEDULE REFERENCE: O

**LIMIT OF LIABILITY** : USD 100,000,000 each and every loss Combined Single Limit  
Excess of  
USD 100,000,000 each and every loss Combined Single Limit  
Which in turn excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** : 29.00 %

REINSURED AS FOLLOWS:

65.517 % \*Liberty Mutual Insurance per Liberty International Underwriters - Miami  
34.483 % Ingosstrakh Insurance Co , Moscow

100.000 % of Order

**ADDITIONAL REINSURANCE CONDITIONS** : \*In respect of Liberty Mutual Insurance acceptance:-  
1) Wording to be agreed within 60 days of inception  
2) Loss Adjuster Forensic Accountant's to be Agreed  
3) Business Interruption Limit combined with Extra Expense Limit at USD 100,000,000.



**SCHEDULE REFERENCE: P**

**LIMIT OF LIABILITY** : USD 150,000,000 each and every loss Combined Single Limit  
Excess of  
USD 100,000,000 each and every loss Combined Single Limit  
Which in turn excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** : 6.00%

**REINSURED AS FOLLOWS:**

- 50.000 % Lloyd's of London Syndicate QBP 2000
- 50.000 % Navigators Management Company, inc. on behalf of :
  - 62.000% Millennium Syndicate at Lloyd's 1221
  - 25.000% Liberty Syndicate at Lloyd's 4472
  - 13.000% Pembroke Syndicate at Lloyd's 4000

100.000 % of Order

SCHEDULE REFERENCE: Q

**LIMIT OF LIABILITY** : USD 50,000,000 each and every loss Combined Single Limit  
Excess of  
USD 200,000,000 each and every loss Combined Single Limit  
Which in turn excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** : 19.00%

REINSURED AS FOLLOWS:

78.947 % Munich Reinsurance - UK Branch

21.053 % \*Liberty Mutual Insurance per Liberty International Underwriters - Miami

100.000 % of Order

**ADDITIONAL REINSURANCE CONDITIONS** : \*In respect of Liberty Mutual Insurance acceptance:-

- 1) Wording to be agreed within 60 days of inception
- 2) Loss Adjuster Forensic Accountant's to be Agreed
- 3) Business Interruption Limit combined with Extra Expense Limit at USD 100,000,000.

**SCHEDULE REFERENCE: R**

**LIMIT OF LIABILITY** : USD 100,000,000 each and every loss Combined Single Limit  
Excess of  
USD 200,000,000 each and every loss Combined Single Limit  
Which in turn excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** : 10.00 %

**REINSURED AS FOLLOWS:**

100.000 % Certain Underwriters at Lloyd's of London

75.000 Syndicate HDU 0382

25.000 Syndicate HMA 1200

100.000 % of Order



**SCHEDULE REFERENCE: S**

**LIMIT OF LIABILITY** : USD 50,000,000 each and every loss Combined Single Limit and in the Excess of USD 250,000,000 each and every loss Combined Single Limit Which in turn excess of Deductibles as per Exhibit No. 2

**ORDER HEREON** : 25.00%

**REINSURED AS FOLLOWS:**

100.000 % \*Certain Underwriters at Lloyd's of London

28.571% Syndicate CSL 1084  
28.571% Syndicate AGM 2488  
14.286% Syndicate ADV 780  
14.286% Syndicate MMX 2010  
14.286% Syndicate SAM 727

100.000 % of Order

**ADDITIONAL REINSURANCE CONDITIONS** : \* In respect of Lloyd's of London acceptances:-

Warranted No losses at 3rd April 2009 other than those declared in Exhibit No 7. Breach of this Warranty shall result in the forfeiture of all right to indemnity under this contract.

Yours faithfully,

HOWDEN INSURANCE BROKERS LIMITED

  
AUTHORISED SIGNATORY

PHILIP BOND

  
AUTHORISED SIGNATORY

PAUL FOSTER



**EXHIBIT 1 - TOTAL INSURED VALUES (USD)**

**Property**

ICE Energy	2,639,951,728
ICE Telecommunications	1,052,091,028
ICE Administration	704,514,026
Compañía Nacional de Fuerza y Luz (CNFL)	284,001,000
Radiográfica Costarricense (RACSA)	107,192,000

**Total Property** 4,787,749,782

**Business Interruption (12 months)**

ICE Telecom	271,000,000
ICE Energy	39,000,000
RACSA	1,832,076
CNFL	3,853,470

**Total Business Interruption** 315,685,546

**Total Insured Value** 5,103,435,328

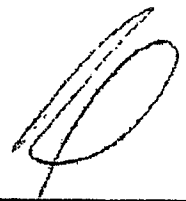
Full breakdown of values provided by INS available on file with Howden Insurance Brokers



**EXHIBIT 2**

**DEDUCTIBLES**

ICE	USD 1,000,000 each and every loss
CNFL	USD 250,000 each and every loss
RACSA	USD 100,000 each and every loss
Except :-	
Catastrophic Risks	USD 1,000,000 each and every loss
Machine Breakage	USD 250,000 each and every loss
Business Interruption / Extra Expenses (telecommunications)	10 days waiting period
Extra Expenses (ICE Energy)	10 days waiting period
Theft of cable	USD 5,000 each and every loss
Violent assault and robbery	USD 25,000 each and every loss
Incidental over land transit	USD 25,000 each and every loss
Removal of Debris	USD 25,000 each and every loss
Property in construction process, minor infrastructure and similar as long as they are done in existing sites or installations	USD 25,000 each and every loss
Errors and omissions	USD 10,000 each and every loss
Expenses in putting out fires	USD 10,000 each and every loss
Radiobases, Cabinets and other equipment (Telecommunication Sector)	USD 50,000 each and every loss



**EXHIBIT 3****SUB LIMITS**

Extra Expenses and/or the increase in the cost of work	USD 100,000,000 each and every loss subject to a restoration period of 18 months in each and every loss.
	(The calculations will be performed on the basis of the value of the daily average quota over the MW's lost redeemed (indemnizados) under the Direct Damage section.)
Assault and/or robbery with violence and/or intimidation on people, excluding cash and valuables that can be converted to cash	USD 1,000,000 per event
Property in incidental overland transit, excluding cash and valuables that can be converted to cash	USD 1,000,000 per event
Removal of debris, documents, models, professional consulting fees	USD 10,000,000 per event
Property in construction process, minor infrastructure and similar as long as they are done in existing sites or installations including adjacent property.	USD 15,000,000 per event
Automatic acquisition of new assets	USD 10,000,000 and 90 days
Temporary moving of assets	USD 1,000,000 per event
Reconstruction of electromagnetic records	USD 10,000,000 per event
Reposition of Books	USD 5,000,000 per event
Errors and Omissions	USD 15,000,000 per event
Speed up Expenses	USD 1,000,000 per event
Expenses to put out fires	USD 500,000 per event
Expenses to ease and/or speed up the recuperation	USD 2,000,000 per event
Theft of cable	USD 500,000 per event

## EXHIBIT 4

EXCLUDED ASSETS

Posts, Transmission and Distribution lines and their support towers and antennas (except Tarbaca and Guatuso and the microwave towers and their respective parabolic antennae).

Satellites

The External Plant that includes : primary and secondary cables, connection or joining in cables, concrete and/or wooden posts, inspection wells, excavation jobs, ditches and collection boxes, piping, lockers and cabinets on the public roads and posts.

Acts of war, declared war, civil war, revolution, usurpation of power or seizure of the government, any damage and consequence of nuclear fusion and fission, contamination, radioactive contamination, normal ware, third party liability, infidelity of employee and as per the original policy.

Income/ Expenses of clients and suppliers or to be agreed

Land and water (except in equipment used to fight fires, tanks, etc.)

Seedlings, crops, tree plantations and/or zones

Nuclear energy stations

Subterranean mines, caverns, and any other property or asset that might be found in them.

Properties in the ocean.

Perforation and Production equipment in the ocean including their consequential losses

Satellites, space ships, launch vehicles and their components at the moment of the launch.

Living animals/ standing cattle/ Sires

Bridges, highways, roads, yards, and other paved surfaces

Airships while they are in the air; water born vessels and/or floating equipments while they are in the water.

Inventory or materials when the loss or damage is a consequence, or a result of a fabrication process, a transformation process or any other production and/or control processes.

Hanging structures and their content

Motorized vehicles

as better defined in the original policy text.

**EXHIBIT 5****EXCLUDED RISKS**

Tests and Tests to put into Service

Acts of War, declared war, civil war, revolution, usurpation of power by a de facto government.

Nuclear Risks: Fission, fusion, radioactive contamination.

Pollution and/or contamination, Clean up Expenses

Microorganisms / Mildew (MAP Text)

Chemical or Biological Materials

Use and ware

Extra contractual Third Party Liability

Infidelity of Employees

Filtration and Contamination (seepage and pollution)

Asbestos

All causes that operate in a gradual or systematic manner including but not limited to ware and tare, usage or consumption, aging, erosion, corrosion, falling apart, oxidation or putrefaction.

The accumulated effects of fog, smoke, steam, liquids, gas, or dust

Settling, breakage, shortening, blowing up or expansion of pavements, foundations, floors, tiling or roofs.

Shortening, evaporation, loss of weight, leakage of content, changes in the taste or texture or finishing, decomposition or any other type of loss of the physical properties.

Atmospheric humidity, atmospheric dryness, extreme temperatures or changes in temperature.

Microorganisms, toxic mildews

The cost of correcting or fixing:

- i. Construction or Design errors
- ii. Defective labor
- iii. The use of defective materials
- iv. Inherent or latent defects

Loss or Damage caused by any act, error, or omission (let it be due to the insured party of not) in:

- i. The planning, reglamentation, inspection, establishment or development of buildings and/or assets
- ii. The establishment or imposition of construction codes or standards for the construction or materials
- iii. The design, establishment of specifications, finishing's, materials, parts or equipment, or the construction and/or the maintenance of the following installations of property assets:
  - Buildings or infrastructure
  - Improvements or changes in or additions to land or other assets or properties
  - Roads, highways

Inexplicable or mysterious disappearance of any property or asset, missing balances after audits or over inventories taken.

Interruption of elements such as electricity, fuel, water, gas, steam, refrigeration gas, or other services, unless that this interruption of services results directly as a physical damage in no other way excluded.

Abrupt voltage variations that could provoke the malfunction of the equipments, but the resulting loss or damage is covered.

Any fraudulent, criminal or dishonest act.

as better defined in the original policy text

**EXHIBIT 6****OTHER ADDITIONAL CONDITIONS**

Automatic Reinstatement  
Precaution and maintenance  
Other insurance  
Salvage  
Cancellation Clause as original but not in excess of 60 days in total  
Business Interruption covers only gross revenues or operational excendents, extra expenses, start up of operations and interruption due to civil authority.  
Redeemable percentage as pertaining to the Business Interruption Section applies at 100%  
Reposition Value  
Software Clause  
Direct Payment Alternative Clause  
Removal of Debris  
Consulting Fees  
Clause for Assets in Construction Process referring to existing properties  
Claims Cooperation Clause  
Exclusion of Terrorism  
Additional Conditions and limitations  
Proportional Instalment Clause  
Electronic Information B Clause  
Data Recognition Exclusion Clause  
Loss Occurrence Definition Clause  
Chemical and Biological Materials Exclusion Clause  
Subject to the supply of updated information from engineering identifying the location of the client as well proof of the advances in the implementation of the present programs  
Inexplicable and Mysterious disappearance of any property or assets, found missing in audits, or against undertaken inventories.  
Interruption of supplies such as electricity, fuel, water, gas, steam, refrigerant or other services, unless that the interruption of services results directly from physical damage not excluded in any other way.  
Abrupt variations in voltage that might cause the malfunction of the equipments; but the resulting loss or damage is covered.  
Any fraudulent, criminal or dishonest act.  
The exclusion relating to the cost of oil in the machinery breakdown coverage is deleted hereon when it refers to the total loss of equipment

EXHIBIT 7

LOSS RECORD

CLAIM REF	DATE OF EVENT	INSURED		PAID/ RESERVED	CAUSE	STATUS
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2002/2003

TR-2002-14	15/06/2002	ICE	USD	150,000	Daño Directo / Transformador Subestación Cañas	Pagado
			CRC	5,668,200	Honorarios	Pagado
TR-2002-15	13/05/2002	ICE		0	Daño Directo / Daños en central telefónica	Sin Efecto
			CRC	2,293,908	Honorarios	Pagado
TR-2002-16	17/07/2002	ICE	USD	29,429	Daño Directo / Interruptores Planta La Garita	Pagado
TR-2003-02	20/01/2003	ICE	USD	43,523	Daño Directo / Transporte interno	Pagado

2003/2004

TR-2003-07	07/06/2003	CNFL	USD	2,599,705	Daño Directo / Inundación Central Brasil	Pagado
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2004/2005

TR-2004-07	19/05/2004	ICE	USD	503,904	Dano Directo / Daños Transformador Angostura	Pagado (I Capa)
TR-2004-11	20/06/2004	ICE	USD	10,000	Daño Directo / Daños Transformador Subestación Cañas	Pendiente (I Capa)
TR-2004-17	29/02/2004	ICE	USD	1,003,925	Daño Directo / Daños en Transformador Barranca	Pagado (I Capa)
TR-2005-05	04/03/2005	ICE	USD	181,000	Daño Físico / Daños Planta Brasil	Pendiente (I Capa)

2005/2006

TR-2005-08	04/04/2005	ICE	USD	692,101	Daños Transformador	Pagado (I Capa)
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					Desamparados	
TR-2006-04	24/02/2006	ICE	USD	750,000	Daño Directo / Transformador Marca Pawels	Pendiente
TR-2006-05	25/02/2006	ICE	USD	1,880,000	Daño Directo / Subestación Móvil Barranca	Pendiente

2006/2007

TR-2006-22	13/10/2006	ICE	USD	1,500,000	Daño Directo / Daños Subestación Juanilama	Pendiente
TR-2007-02	23/01/2007	ICE	USD	2,000,000	Daño Directo / Daño en Turbina en Moín	Pendiente
TR-2007-03	07/02/2007	ICE	USD	1,150,000	Daño Directo / Daño en Autotransformador Río Macho	Pendiente

2007/2008

TR-2007-04	03/04/2007		USD	4,000,000	Rotura de Turbina 9 de MOIN	Pendiente
TR-2007-12	10/05/2007		USD	750,000	Explosion Transformador Canas	Pendiente
TR-2007-36	31/10/2007		USD	0	Danos a transformador Guayabal	Settled Below Deductible

2008/2009

	25/07/2008	ICE	USD	23,000,000	Collapse of canal wall at La Garita Station	Out/standing
	17/10/2008	ICE	USD	To be advised	Collapse of canal wall at La Garita	Out/standing
	08/01/2009	ICE	USD	50,000,000	Earthquake	Out/standing



NMA 2980  
01/07/03

: SLIP POLICY NOTICE TO INSURED/ REINSURED

The Lloyd's Broker handling this insurance/reinsurance has notified the Underwriters, on your behalf, that you do not require that this contract be evidenced by the issue of a formal policy.

It is your Broker's responsibility to advise you of the full terms and conditions of your contract with the Underwriters and if any terms, clauses or conditions are unclear you are advised to contact your Broker immediately.

If, subsequently, a formal policy is required, this will be provided and should be requested via your Broker.



**NMA 2774 (LM6) : NON-PROPORTIONAL FACULTATIVE REINSURANCE**  
**(6/9/97)**

In consideration of the premium charged, and subject to the terms and conditions of this Contract as set out in the slip and its attachments and/or endorsements applicable thereto, this Contract reinsures the Reinsured's interest in those payments made within the terms and conditions of the Original Policy exceeding the Excess amount as set out in the slip up to the Limit as set out in the slip.

In the event of inconsistencies between the Original Policy and this Contract, this Contract shall prevail.

If the Reinsured shall make a claim knowing the same to be false or fraudulent as regards amount or otherwise, this Contract shall become void and all claims hereunder shall be forfeited.

NMA 2919  
08/10/01

**: WAR AND TERRORISM EXCLUSION ENDORSEMENT (REINSURANCE)**

Notwithstanding any provision to the contrary within this reinsurance or any endorsement thereto it is agreed that this reinsurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

1. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
2. any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 1 and/or 2 above.

If the Reinsurers allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this reinsurance the burden of proving the contrary shall be upon the Reassured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

**LM3 NMA 2737 : CLAIMS CO-OPERATION CLAUSE**  
**(1/1/97)**

Notwithstanding anything to the contrary contained in this Reinsurance it is a condition precedent to Reinsurers' liability under this Reinsurance that:

- a) The Reinsured shall give to the Reinsurer(s) written notice as soon as reasonably practicable of any claim made against the Reinsured in respect of the business reinsured hereby or of its being notified of any circumstances which could give rise to such a claim.
- b) The Reinsured shall furnish the Reinsurer(s) with all information known to the Reinsured in respect of claims or possible claims notified in accordance with a) above and shall thereafter keep the Reinsurer(s) fully informed as regards all developments relating thereto as soon as reasonably practicable.
- c) The Reinsured shall co-operate with the Reinsurer(s) and any other person or persons designated by the Reinsurers in the investigation, adjustment and settlement of such claim notified to the Reinsurer(s) as aforesaid.

NMA2962  
06/02/03

**: BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION**

It is agreed that this Insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto.



NMA2915  
25/01/01

**: ELECTRONIC DATA ENDORSEMENT B**

**1. Electronic Data Exclusion**

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

- (a) This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

- (b) However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils

Fire

Explosion

**2. Electronic Data Processing Media Valuation**

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.



**NMA 2802  
(17/12/1997)**

**: ELECTRONIC DATE RECOGNITION EXCLUSION (EDRE)**

This policy does not cover any loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to:

- a) the calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change, including leap year calculations, by any computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not; or
- b) any change, alteration, or modification involving the date change to the year 2000, or any other date change, including leap year calculations, to any such computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not.

This clause applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.



NMA 1622  
(4/4/68)

**: RADIOACTIVE CONTAMINATION AND EXPLOSIVE NUCLEAR  
ASSEMBLIES EXCLUSION CLAUSE**

This Policy does not cover

(a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss

(b) any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from

(i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

(ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

NMA348  
22/10/17

: AVERAGE CLAUSE

This Policy is subject to the condition of average, that is to say, if the property covered by this Insurance shall at the time of any loss be of greater value than the Sum Insured hereby, the Assured shall only be entitled to recover hereunder such proportion of the said loss as the Sum Insured by this Policy bears to the total value of the said property.



LMA 5018  
14/09/2005

: MICROORGANISM EXCLUSION (ABSOLUTE)

This Policy does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to:

mold, mildew, fungus, spores or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This Exclusion applies regardless whether there is (i) any physical loss or damage to insured property; (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence; (iii) any loss of use, occupancy, or functionality; or (iv) any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

This Exclusion replaces and supersedes any provision in the Policy that provides insurance, in whole or in part, for these matters.



Attachment No. 1 to Schedule reference K of Howden Insurance Brokers Limited  
Cover Note No. PD212000Y

#### GENERAL CONDITIONS FOR FACULTATIVE BUSINESS

These General Conditions constitute, together with the Facultative Reinsurance Acceptance Slip, the Agreement of Facultative Reinsurance (hereinafter referred to as "the Agreement"), under which the Reinsurer, in consideration of the payment of the reinsurance premium and subject to the terms, conditions and limits stated herein, shall indemnify the Company with respect to its insurance liability for payments made by the Company on the policy reinsured hereunder. In no event shall anyone other than the Reinsurer or its representative, the Company, or the receiver, liquidator or statutory successor of any of them, have any rights under this Agreement.

**A. REINSURER'S OBLIGATION.** The Reinsurer's obligation to indemnify the Company shall follow the terms and conditions of this Agreement and of the Company's policy furnished to the Reinsurer at the effective date of this Agreement, unless otherwise specifically provided herein by endorsement made a part of this Agreement. Any change in the terms and/or conditions of the policy reinsured hereunder, subsequent to the effective date of the Agreement, shall not increase or extend the Reinsurer's liability hereunder unless such change is made a part of this Agreement by endorsement issued by the Reinsurer.

**B. RETENTION OF THE COMPANY.** This Agreement is issued in reliance of the Company's not reducing its net retention either through reinsurance or otherwise without notice to the Reinsurer (except for the retention that the Company may reinsure by means of non-specific excess of loss catastrophe reinsurance applying to more than one of the Company's policies in a single event). If it has not been duly notified, the Reinsurer shall in no event be liable for a larger proportion of any loss otherwise fully collectible hereunder than the percentage that the actual amount of the Company retention at the time of loss bears to the retention originally stipulated. There shall be no return of premium to the Company on account of any such reduction in the Reinsurer's liability for loss.

**C. COMPANY INFORMATION AND RIGHT OF INSPECTION.** The Company shall furnish the Reinsurer with a copy of the policy reinsured hereunder and all endorsements thereto which in any manner affect this Agreement. The Company shall make available for inspection, and place at the Reinsurer's disposal within a reasonable time, at the Company's offices during business hours, any of its records relating to this Agreement or claims in connection therewith.

**D. NOTIFICATION OF LOSSES OR CLAIMS.** The Company shall give prompt written notice to the Reinsurer:

- (1) of any occurrence or claim for which the Company's estimate of the value of injuries or damages sought, without regard to liability, might result in a judgment in an amount sufficient to involve this Agreement;
- (2) of any occurrence or claim for which the Company has created a loss reserve equal to or greater than one-half of the Company retention, if this reinsurance is on an excess of loss basis;
- (3) on the date on which the notice of claim is received by the Company, if this reinsurance is on a pro rata basis; and
- (4) of all material developments pertaining to any notice provided for hereunder.

**E. HANDLING OF CLAIMS AND LAWSUITS.** The Company shall investigate and defend all claims involving the reinsurance provided by this Agreement. While the Reinsurer does not undertake to investigate or defend claims or suits, it shall nevertheless have the right and be given the opportunity to associate with the Company and its representatives at its own expense in the defense and control of any claim, suit or proceeding involving this reinsurance with the full cooperation of the Company.

**F. LOSSES PAYABLE.** The Reinsurer shall indemnify the Company for all losses paid in accordance with the terms, conditions and limits of this Agreement and the terms, conditions and limits of the policy reinsured hereunder. The Reinsurer shall pay to the Company its proportion of such losses promptly following receipt of satisfactory proof of loss in the following manner:

(1) If the reinsurance is on an excess of loss basis, the amount of the Reinsurer's liability for losses hereunder shall be:

its indicated proportion of the excess amount, if any, by which ultimate loss to the policy reinsured hereunder exceeds the amount or amounts in excess of which this reinsurance attaches, after first having deducted all recoveries from any source except those from such portions of other excess of loss reinsurance which do not overlap or duplicate this coverage.

(2) If this reinsurance is on a pro rata basis, the amount of the Reinsurer's liability for each loss shall be: the proportion that the sum reinsured hereunder bears to the total sum insured by the reinsured policy at the time this Agreement becomes effective or at the time of loss, whichever proportion is less (unless otherwise endorsed hereto). In addition, the Reinsurer shall pay its proportion of expenses covered by the policy reinsured hereunder (other than Company salaries, travel and office expenses) and incurred by the Company in the investigation and settlement of claims or suits.

Likewise, the Reinsurer shall pay its proportion of court costs and interest on that part of any judgment or settlement amount fixing the amount of the Company's insurance liability under the policy hereby reinsured, as follows:

(i) With respect to reinsurance on an excess of loss basis, in the ratio that the Reinsurer's loss payment bears to the Company's gross loss payment under the policy reinsured. In the event there is no loss payment by the Reinsurer, there shall be no expense, court costs or interest payment.

(ii) With respect to reinsurance on a pro rata basis, in the ratio that the Reinsurer's limit of liability bears to the Company's gross limit of liability under the policy reinsured.

**G. REFUNDS.** The Company shall pay the Reinsurer its proportion of refunds, i.e. reimbursement obtained or recovery made by the Company. If the reinsurance is on an excess of loss basis, the refund shall be applied in the inverse order in which liability attaches. All costs (other than Company salaries, travel and office expenses) of such refund shall be borne by the Company and the Reinsurer in proportion to the ultimate benefits accruing to each of them.

**H. TAXES.** The Company shall be liable for all taxes (except income taxes) on business ceded to the Reinsurer under this Agreement.

**I. INSOLVENCY.** In the event of the insolvency of the Company, reinsurance under this Agreement shall be payable by the Reinsurer on the basis of the liability of the Company, without diminution because of such insolvency, directly to the Company or its liquidator, receiver or statutory successor, in accordance with the legal rules applying in the Company's country for companies in liquidation. Nothing contained herein shall create any obligation for the Reinsurer or establish any rights against the Reinsurer in favour of the Company's policyholder or any other person not party to the Agreement.

The Reinsurer shall be notified in writing of any pending claim likely to invoke the reinsurance afforded by this Agreement within a reasonable time after such claim is filed in the insolvency proceeding. The Reinsurer shall have the right to investigate each such claim and interpose, at its own expense, in the proceedings where the claim is to be adjudicated, any defense which it may deem available to the Company or its liquidator, receiver, or statutory successor. The expense thus incurred by the Reinsurer shall be chargeable, subject to court approval, to the insolvent Company as part of the expense of liquidation to the extent of a proportionate share of the benefit that may accrue to the Company solely as a result of the defense undertaken by the Reinsurer.

**J. COMMERCIAL USAGE AND APPLICABLE LAW.**

(1) This Agreement shall be governed by the commercial usage and practice of international reinsurance business and by the law applying in the Company's country. In the event of conflict between the provisions of this Agreement and commercial usage and practice and the applicable law, the arrangements made under this Agreement shall take precedence. In the event of conflict between commercial usage and the applicable law, the former shall take precedence over the latter, to the extent permitted by the law applying.

(2) Should the laws, regulations or public order declare, in an express and indubitable way, any condition of this Agreement to be illegal or non-executable, such condition shall be deemed null and void; however, this shall not affect either the validity or the executive force of any other conditions established in this Agreement.

(3) This article shall remain in force even if this Agreement is cancelled.

**K. ARBITRATION.** Any dispute between the Company and the Reinsurer arising out of the provisions of this Agreement or concerning its interpretation or validity shall be submitted to arbitration. The arbitration proceedings shall be governed by the laws applying in the Company's country. To the extent permitted by the laws of the Company's country, the following rules shall apply:

(1) Any party may initiate arbitration by giving written notice to the other party of its intention to do so, together with the name of its selected arbitrator.

(2) Within 30 days of receiving such notice the other party shall appoint an arbitrator.

(3) In the event that any party fails to appoint an arbitrator within the time specified, the other party shall have the right to appoint the said arbitrator in their place. The two arbitrators named shall select a third arbitrator.

(4) The arbitrators shall be officials or former officials of insurance or reinsurance companies not under the control or management of any of the parties to this Agreement.

(5) The arbitrators shall not be bound by judicial formalities or formal rules of evidence and shall give due consideration to the customs and usage of the insurance and reinsurance business.

(6) A majority decision in writing shall be final and binding.

(7) Unless otherwise allocated by the arbitrators, all costs of the arbitration proceedings, including the fees of the arbitrators, shall be borne equally by the parties.

**L. CANCELLATION.** Cancellation or annulment or termination or expiration of the policy reinsured hereunder shall result in automatic cancellation of this Agreement. This Agreement may be cancelled or annulled (or terminated) by the Company prior to the expiration date or the Reinsurer notifying the other party in writing at least thirty (30) days in advance, the cancellation being effective once that period has elapsed. Notification at the domicile established by the parties for the purposes hereof shall be deemed sufficient proof of exercise of the right to cancel by any of the parties. If

the reinsured policy is cancelled or annulled (or terminated), the return premium hereunder shall be proportional to the original premium returned by the Company, subject to the stipulated Agreement minimum premium. If the Reinsurer cancels or annuls (or terminates), the return premium shall be on a pro rata basis with the Agreement minimum premium waived.

Attachment No 2 to Schedule reference K of Howden Insurance Brokers Cover Note No. PD212000Y

**Claims Control Clause**

Notwithstanding any provisions of this Contract to the contrary, it is a condition precedent to any liability of the Reinsurer under this Contract that:

1. The Reinsured shall notify **Swiss Reinsurance America Corporation** in writing, and shall obtain confirmation of receipt, of any loss event that could give rise to a claim under the present Contract. This notification shall be given *at the latest* seven days after the date on which the Reinsured became aware or should have been aware of the occurrence of the loss event.
2. The Reinsured shall provide **Swiss Reinsurance America Corporation** with all the information available, as well as that requested, pertaining to the said loss event and shall keep **Swiss Reinsurance America Corporation** informed of all developments concerning the adjustment of the claim.
3. In the event of a claim, **Swiss Reinsurance America Corporation** shall be entitled at any time to appoint adjusters, surveyors, inspectors, specialists and/or lawyers to conduct all negotiations, adjustments and settlements with respect to the claim in question.
4. The Reinsured shall cooperate with **Swiss Reinsurance America Corporation** and with any other person or persons designated by the latter in the investigation, adjustment and final settlement of the claim. The Reinsured shall obtain **Swiss Reinsurance America Corporation's** consent before arriving at any final settlement of the claim. Failure to comply with this obligation shall release **Swiss Reinsurance America Corporation** from its liability for the claim.
5. The Reinsured shall inform its other reinsurers, if any, of the appointment of the aforesaid adjusters, surveyors, inspectors, specialists and/or lawyers. The Reinsured undertakes to coordinate the allocation of the costs and fees incurred by or for the adjusters, surveyors, inspectors, specialists and/or lawyers in respect of the claim with its reinsurers, including **Swiss Reinsurance America Corporation**. These costs shall be apportioned in accordance with the percentage participation of each reinsurer in the contract(s) concerned.
6. Should the Reinsured fail to comply with any of the provisions of the present clause, **Swiss Reinsurance America Corporation** shall be released from all liability under the claim in question.



Attachment No 3 to Schedule reference H of Howden Insurance Brokers Cover Note  
No PD212000Y

DEDUCTIBLES

ICE	USD 1,000,000 each and every loss
CNFL	USD 1,000,000 each and every loss
RACSA	USD 1,000,000 each and every loss
Except :-	
Catastrophic Risks	USD 1,000,000 each and every loss
Machine Breakage	USD 250,000 each and every loss
Business Interruption / Extra Expenses (telecommunications)	10 days waiting period
Extra Expenses (ICE Energy)	10 days waiting period

## Our Terms of Business

Howden

### Our services

We offer a range of products from the insurance market and our services to you include:

- arranging insurance cover for you after you have agreed the cost and our charges (or the basis of such costs and charges if they cannot be determined precisely in advance);
- supplying appropriate insurance documentation; and
- assisting you with any claims, or changes that you wish to make, during the period of your insurance.

In providing quotations to our clients, we offer two distinct types of services depending on the nature of their requirements or the product available:

We may provide advice and make recommendations after seeking quotations on our clients' behalf. We may use a range of insurers and the Lloyd's market based on our experience and market conditions at the time. A list of those we approach is available upon request. Sometimes we will offer quotations under a Binding Authority which we underwrite on behalf of one or more insurers and we will tell you if this is the case.

We do not provide advice or make recommendations where we provide quotations under a scheme Binding Authority. We may ask some questions to establish that a client fits the criteria applicable to the scheme and they will then need to make their own choice about how to proceed. We will tell you if we provide you with a quotation under a scheme Binding Authority

We are not contractually obliged to use a particular insurer or a limited number of insurers, including those subscribing to a Binding Authority.

### Treating you fairly

We always aim to treat you fairly. This means that we will always endeavour to:

- conduct our business with due skill, care and integrity;
- never put ourselves in a position where our primary duty to you is compromised. If such a situation were to arise, then we would act in accordance with our Conflicts

of Interests Policy, a copy of which is available upon request;

- deal with any complaint sympathetically and independently of the colleague to whom the complaint is directed;
- be transparent in the matter of our remuneration; and
- respect your confidentiality.

### About us

Howden Insurance Brokers Limited (HIB), whose head office is Bevis Marks House, Bevis Marks, London EC3A 7JB is authorised and regulated by the Financial services Authority. Our Firm Reference Number is 312584.

We are permitted to advise upon, arrange, and assist in the administration and performance of non investment insurance contracts. We are also permitted to act as an agent of Insurers and Lloyd's Managing Agents.

You may check this information on the FSA's Register by visiting [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

### Relationships

HIB is a subsidiary of Howden Broking Group which in turn is a wholly owned subsidiary of Hyperion Insurance Group Limited (HIG).

Indirect interests in excess of 20% in HIB are:

B P Marsh & Co Ltd	21.4%
3i Nominees Limited	29.7%

HIG has indirect interests in the following insurance intermediaries with whom it may deal:

CFC Underwriting Limited (Underwriting Agency)  
Dual Corporate Risks Limited (Underwriting Agency).  
Dual International Underwriting Limited (Underwriting Agency)  
J K Buckenham Limited (Run-off broker)

The Society of Homeopaths is an Appointed Representative of HIB. Scenta Limited, the Royal Institution of Chartered Surveyors and Oasis Dental Care Limited are Introducer Appointed Representatives of HIB.

## Our Terms of Business

Howden 

### **Handling your money** *Non-Statutory trust fund*

We hold all client money, including yours, in a non statutory trust fund as permitted by our regulator, the effect of which is to ring-fence client money from general creditors in the event of our financial failure or that of the bank or other third party by whom the money may be held. Provided we meet certain conditions, we are entitled to, and do, mix these monies with those that we hold on insurers' behalf although clients have first call on the funds in this case.

Under these arrangements we are allowed to use such monies to cross-fund clients' premiums and claims.

The fact that we hold money on trust gives rise to fiduciary duties, which, except in the case of Risk Transfer' (see below) will be owed to you until client money reaches the insurer or product provider.

### *Risk Transfer*

Some insurers, as an added protection to our clients, have agreed that monies collected by us from clients and held to the account of insurers (or claims monies held for payment to our clients) will be considered by those insurers as their money ('Risk Transfer'). This does mean however that in the case of insolvency of the insurer we may be required to remit premiums to the Administrator or Liquidator and may be prevented from passing claims monies received to clients.

Where we act as agents of insurers for the purposes of holding or receiving claim payments or return premiums we will remit them to such parties as insurers direct us to pay.

### *Bank accounts*

We normally deposit client monies in approved banks in the United Kingdom. The exceptions occur when it is necessary to effect a particular transaction on a particular client's behalf. In these cases we will hold the monies in a designated bank account so that it is not pooled with other monies and will not hold it in a non-approved bank for any longer than is necessary.

### *Payment to third parties*

We may transfer client money to another person, such as another broker or settlement agent, for the purpose of effecting a transaction on a particular client's behalf. Such a person may be outside the United Kingdom.

Clients should note that monies held in non approved banks or banks outside the United Kingdom may be treated differently in the event of failure of the bank, in accordance with the legal and regulatory regime applicable in the territory concerned.

### *Segregation of designated Investments*

We keep client money separate from our own. Instead of holding it as cash, we may sometimes hold separately permitted designated investments with a value at least equivalent to the money that would have been paid into the client money account. If we do this, we will be responsible for meeting any shortfall which is attributable to falls in the market value of the investment.

If you do not consent to us handling your money in the above ways, we may not be able to act on your Behalf.

### *Our remuneration*

Our remuneration may be as a commission payable by insurers out of the premium you pay or a fee from you or, by agreement with you, a combination of both. We do not take credit for commissions due until the premium has been received from you. Fees and commissions are deemed fully earned even if your insurance is amended, terminated or cancelled during the period of cover. We may charge other fees for the production of policies or duplicate documents.

In addition, we may receive remuneration from Insurers for services to them such as the operation of line slips or binding authorities; or which is based on the profitability or usage of certain schemes. Where we introduce clients to a Premium Finance company, we may receive an introducer's fee and further remuneration relating to the administrative services we perform for them. We may sometimes act as reinsurance brokers to insurers in relation to business that we have placed for clients with them.

## Our Terms of Business

Howden 

We are remunerated separately by insurers for this work as they are our client in such circumstances and because it is a separate contract.

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

In the handling of client money, we may also earn interest or benefit from foreign exchange differentials and it is a condition of doing business with us that you agree that we may retain such earnings.

### Market security

Although we take care to assess the financial standing of insurers with whom we place business (most usually by considering the guidance provided by the rating agencies established for that purpose) it is your responsibility to satisfy yourself that any insurer with whom we may seek to arrange insurance on your behalf is acceptable to you.

We do not guarantee the solvency or continuing solvency of any insurer. In particular, you should be aware that the financial position of an insurer can change once your insurance has been placed with them and this may have an effect long after your insurance has expired if you have outstanding claims with them.

If you wish us to place insurance with an insurer with whom we would not normally transact business then we may require you to give us a written instruction to that effect.

### Conflicts of interest

In the ordinary course of our business, we may become aware of circumstances that either risk compromising our duty to you or another client or both. We have procedures in place to manage these circumstances which may include ceasing to act for one or more parties.

### Complaints

We take all complaints seriously and aim to deal with them speedily, sympathetically and independently in accordance with our Complaints Policy, a copy of which is available on request. In the first instance you should write to our Compliance Officer at our registered address or telephone him on 020 7623 3806.

If we consider that your complaint does not relate to our services (for example, if it relates to the actions of your insurer) we will forward your complaint and provide you with appropriate contact details.

If your turnover is less than £1,000,000 you may be entitled to refer any complaint against us to the Financial Ombudsman Service. We will give you full details of how to contact the service at the appropriate time.

### Evidence of Insurance Cover

We will produce a Broker Insurance Document (BID) or Certificate as evidence of insurance. We issue a BID in our capacity as your agent and it is not insurer-approved. We will not issue you with a Policy unless expressly requested to do so by you or if local law requires us to do so.

### Your responsibilities

In order for us to fulfil our responsibilities to you, you must:

- confirm all instructions to us in writing;
- read the documentation we send you and let us know if there is anything that is unclear or that does not represent your requirements;
- comply with the terms and conditions of any insurance we arrange for you, including those that specify: -
  - a date by which premium must be received by insurers;
  - notification of a loss, claim or circumstances that might give rise to a claim as failure to comply could invalidate our insurance.
- provide information that we request in a timely manner;
- pay all invoices promptly with cleared funds and in the currency stipulated;
- act with utmost good faith in your dealings with your insurers including whilst dealing with them through us;
- disclose all material information about the risks you are seeking to protect by purchasing insurance, before the contract is concluded or at any other time when providing information to your insurers as required by your insurance including during the period of cover;

## Our Terms of Business

Howden

- complete any proposal form accurately and truthfully.

### Note:

All information and every fact or circumstance which is known to you (or which ought to be known to you in the ordinary course of your business) is material if it would influence the judgement of a prudent insurer in fixing the premium or determining whether, and on what terms, he would take the risk. Failure to disclose material information may limit your rights under your insurance or invalidate it entirely. If in any doubt about something which may be material, you should disclose it.

Whilst our claims department (+44 20 7648 7250) will be happy to discuss any claim or potential claim with you, insurers will require a letter, fax or some other form of written advice from you, usually via ourselves, before accepting that they have been notified. To ensure your claims notifications are promptly dealt with, we are only able to accept email notifications to [newclaims@howdenins.co.uk](mailto:newclaims@howdenins.co.uk)

### Termination of this agreement

This agreement may be terminated by either party giving 30 days' notice to the other at their last known address.

Upon termination, we shall:

- be entitled to all fees and commissions that have been paid or are due to be paid for insurances already placed;

- transfer all of your files to you or another party nominated by you unless you request us to continue certain work, including claims handling, and we are able to continue and agree to do so and have agreed appropriate additional remuneration with you.

### Financial Services Compensation Scheme

We are covered by this scheme and you may be entitled to compensation depending on the circumstances of the claim and if your turnover is less than £1,000,000.

In connection with the services we supply to wholesale or reinsurance clients, there is no access to the Financial Ombudsman's Service.

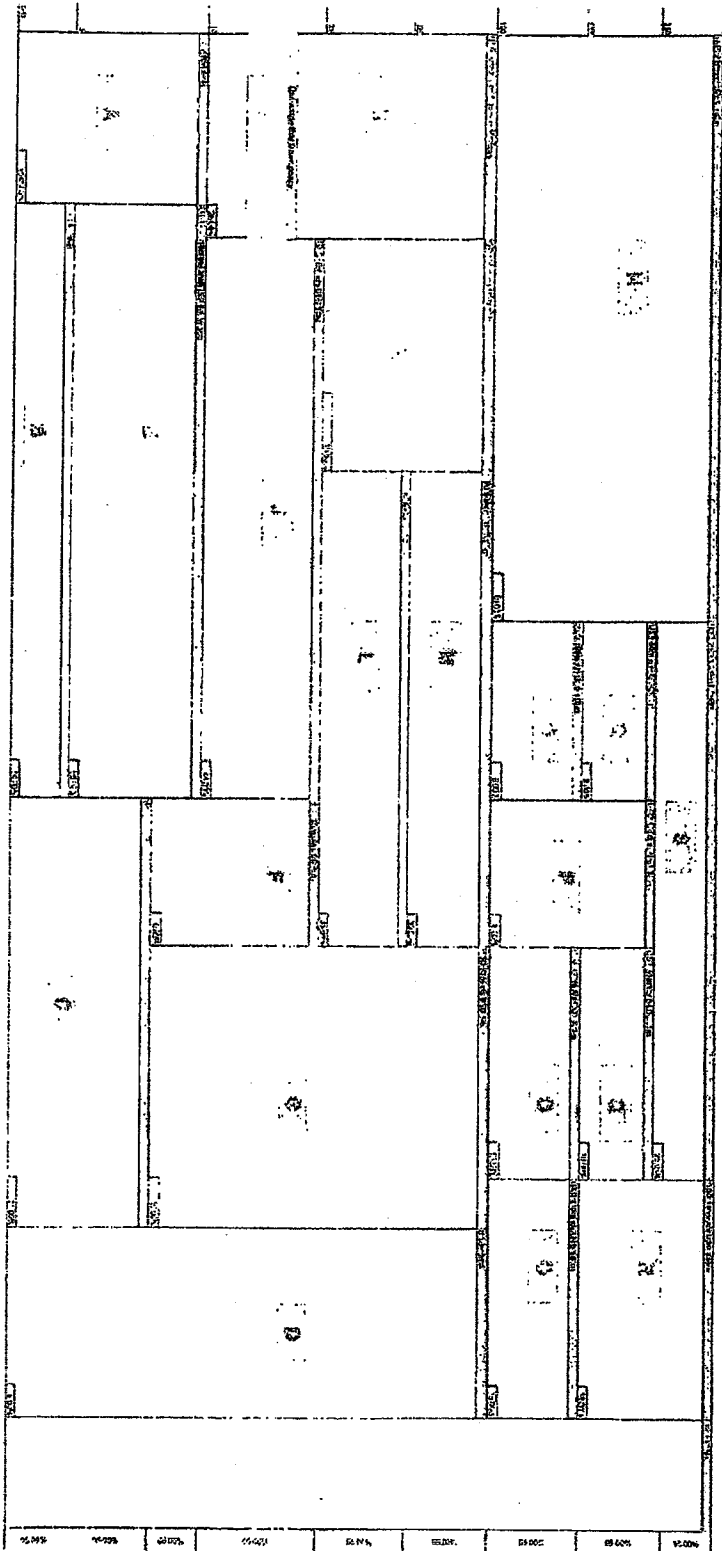
### Document and information retention

It is our practice to retain information you supply and insurance documents produced by us or your insurers for business effected on your behalf for up to 15 years, either electronically or in paper form. For some types of insurance it is possible to make a claim long after its expiry date and therefore we recommend that you retain all your insurance documents safely.

### Context

This document applies to all our client relationships including those with wholesale producers and insurers. Where the context so admits, 'you/your(s)' includes 'your client(s)'; and the term 'insurance' includes 'reinsurance'.

<p><b>Important</b></p> <p>This document sets out how we conduct business with you. It contains important information that you should read carefully and understand. If you do not understand or there is anything you do not agree with, you should contact your usual Howden Executive immediately.</p> <p>This is particularly important because of the importance of obtaining your informed consent to our provision of a non-claimable 'best to hold' credit facility. This also applies to your informed consent if we may retain any interest or exchange terms as set out above. In the absence of hearing from you, such consent will be deemed to have been given by you.</p> <p>These terms of business are governed by and construed in accordance with English law and both you and we agree to submit to the jurisdiction of the English courts if any occasion arises.</p> <p>We conduct all our business in English unless we have agreed with you otherwise. Sometimes we will respond with you by electronic means unless you have told us that you do not wish to communicate with us in this way.</p>	<p>There is a clear service agreement between us that is set out in the schedule to this document. The document is the contract between us.</p> <p><b>Use of information</b></p> <p>The information you provide to us is used to provide insurance, place insurance and to manage our relationship with you. Personal information is also used for research and analysis and risk prevention. Arranging insurance may involve the transfer of personal information to insurers, agents and service providers, industry regulators and our auditors. Depending on the circumstances of the insurance, the disclosure of personal information to any of the above entities may include a transfer above the jurisdiction of the European Economic Area.</p> <p>You are required by law to retain all evidence of insured policyholders to the Serious Organized Crime Agency and are prohibited from disclosing such records to any party.</p> <p>If you have supplied us with personal information relating to another party, you must make them aware of how we use it as this is the only basis on which we can accept them from you.</p>
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ICE 2018

**EXHIBIT “M”**

**J. Alberto Marcano**

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**From:** J. Alberto Marcano  
**Sent:** Thursday, May 28, 2009 3:28 PM  
**To:** 'John Blake'  
**Subject:** ICE 2009-2010

John,

Here is the breakdown of premium of commission for 2009-2010:

1.- Net Premium 100% to be received from INS:	USD 12,443,734.56
2.- Net Premium 100% to be paid to Howden:	USD <u>11,312,600.00</u>
3.- Net HRG 100%	USD 1,131,134.56

First Installment 60% - June 1<sup>st</sup> 2009  
Second Instalment 40% - July 1<sup>st</sup> 2009

Regards,

**Alberto MARCANO**  
Vice President  
Hemispheric Reinsurance Group L.L.C.  
777 Brickell Avenue, Suite 1112  
Miami, Florida, 33131  
USA  
T: (305) 377-0009 ext. 8103  
F: (305) 377-0012  
C: (786) 329-9709  
E: [jamarcano@hemisphericre.com](mailto:jamarcano@hemisphericre.com)

**E-mail Disclaimer:**

This E-mail message and all attachments thereto are intended only for the person(s) or entity(ies) to which it is addressed and may contain confidential and/or privileged information. If you are not the intended addressee, please contact the sender and delete the information from your computer. If you are not the addressee of this message, please do not review, disclose, copy, or distribute same. No opinion, either expressed or implied by the sender, necessarily constitutes the opinion of Hemispheric Reinsurance Group, L.L.C., or its affiliates.

**HRG-01469**

6/1/2009



**EXHIBIT "N"**

777 Brickell Avenue  
Suite 1112  
Miami, Florida 33131  
Tel: 305-377-0009  
Fax: 305-377-0012

**HRG-HRH  
Partnership, LLC**

# Fax

**To:** Iris /Kellie :Smith Barney Sec.      **From:** Nitza Rivera  
**Fax:** 1-561-659-5168      **Pages:** 1  
**Phone:** 1-800-327-6322      **Date:** 6/01/09  
**Re:** Wire transfer request      **CC:**

**Urgent**     **For Review**     **Please Comment**     **Please Reply**     **Please Recycle**

Please accept this fax as authorization to wire transfer funds from our HRG-HRH Partnership Premium Trust Acct.# 427-30626-14 to the following institution/address:

Please wire the total of US\$ 6,787,560.00 to: \*

**Credit Bank:** The Royal Bank of Scotland  
**Address:** 5-10 Great Tower Street, London EC3P 3HX  
**Sort Code:** 15-20-25  
**Swift Code:** RBOSGB2L  
**Account Numbers:**  
**USD IBAN No.** GB47RBOS16630000204718  
**US Dollars** SBIBAHSG-USD 1  
**Correspondence Bank:** American Express Bank, New York  
**Correspondence Swift:** AE1BUS33  
**Fed Wire No:** ABA Code 124 071889 Quoting RBOSGB2L  
**Chips ABA** 0159  
**Beneficiary:** Howden Insurance Brokers (London, UK)  
**Ref:** ICE-Inst#1 : 4/3/09-10

Authorized by:

   
John H. Blake/John K. Goymer      Nitza Rivera

  
NITZA RIVERA  
MY COMMISSION # DD 703284  
EXPIRES: August 29, 2011  
Bonded Thru Budget Notary Service  
**HRG-01467**

**EXHIBIT**

tabbles  
216  
7/15/12 ced

777 Bickel Avenue  
Suite 1112  
Miami, Florida 33131  
Tel: 305-377-0000  
Fax: 305-377-0002

**HRG-HRH  
Partnership, LLC**

# Fax

To: iris /Kelle :Smith Barney Sec. From: Nitza Rivora

Fax: 1-851-850-6168 Pages: 1

Phone: 1-800-327-6322 Date: 6/01/09

Re: Wire transfer request C/C

Urgent  For Review  Please Comment  Please Reply  Please Recycle

Please accept this fax as authorization to wire transfer funds from our HRG-HRH Partnership Premium Trust Acct.# 427-30626-14 to the following institution/address:

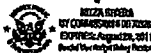
Please wire the total of US\$ 6,787,560.00 to:

Credit Bank: The Royal Bank of Scotland  
 Address: 5-10 Great Tower Street, London EC3P 3HX  
 Sort Code: 15-20-25  
 Swift Code: RBOSGB2L  
 Account Numbers:  
 USD IBAN No. GB47RBOS18630000204718  
 US Dollars SBIBAHSG-USD 1  
 Correspondence Bank: American Express Bank, New York  
 Correspondence Swift: AE1BUS33  
 Fed Wire No: ABA Code 124 071889 Quoting RBOSGB2L  
 Chips ABA 0169  
 Beneficiary: Howden Insurance Brokers (London, UK)  
 Ref: ICE-Inst#1 : 4/3/09-10

Authorized by:

*[Signature]*  
John H. Baker / John K. Coyner

*[Signature]*  
Nitza Rivora



Reason for error  
 1) Hang up or line fall  
 2) No answer  
 3) Exceeded max. E-mail size  
 4) BUSY  
 5) NO facsimile connection

File No. Mode Destination Pg(s) Result Page Not Sent

3185 Memory TX 15616595168 P. 1 OK

Date/Time: Jun. 1. 2009 11:06AM

## HRG-01468

Fax Header)

\* \* \* Communication Result Report ( Jun. 1. 2009 11:07AM ) \* \* \*

**EXHIBIT "O"**

**Andrew Miller**

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**From:** Andrew Miller  
**Sent:** 09 July 2009 20:43  
**To:** 'jleonsanchez@ins-cr.com'; 'jvillalobos@ins-cr.com'  
**Cc:** Phillip Bond; 'jhblake@hemispherecre.com'; Neil Holden; Simon Gildener  
**Subject:** ICE - URGENT  
**Attachments:** ins letter.PDF

Dear Sirs,

Please find attached a letter regarding the above mentioned account.

Best regards

Andrew Miller  
Director of Howden Property  
Tel: +44 (0)207 648 7173  
Mob: 07531294139

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Howden Insurance Brokers Ltd.  
Bevis Marks House, 24 Bevis Marks, London EC3A 7JB  
T: +44 20 7623 3806 F: +44 20 7623 3807 [www.howdengroup.com](http://www.howdengroup.com)

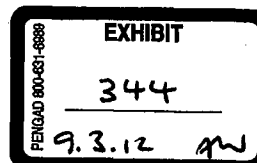


THE QUEEN'S AWARD FOR ENTERPRISE:  
INTERNATIONAL TRADE 2007

Part of the Hyperion Insurance Group - [www.hyperiongrp.com](http://www.hyperiongrp.com)

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10/07/2009 CONFIDENTIAL



HIB 014816



Instituto Nacional De Seguros,  
Díreccion De Reaseguros,  
Apartado 10061 – 1000,  
San Jose,  
Costa Rica

For the attention of:-  
Act: Jose Angel Villalobos, General Manager and  
Jose Leon Sanchez, Director of Reinsurance

9<sup>th</sup> July 2009

Dear Sirs,

Insured: Instituto Costarricense de Electricidad (ICE)  
Reinsured: Instituto Nacional De Seguros,  
Type: All Risks Property

As the London placing broker, appointed by Hemispheric Reinsurance Group, we are becoming increasingly concerned with the current state of affairs. Foremost in our consideration is the continuity of reinsurance cover for ICE and INS as their insurers.

We have communicated our concerns to our principal, John Blake, the Managing Partner of Hemispheric and he has agreed that in this particular instance, we, Howden Insurance Brokers, should contact you directly on his behalf to remind you that :

- a) There are subjectivities applicable to your placement, non compliance with which could lead to cancellation of parts of your reinsurance coverage. One subjectivity in particular has required us to obtain specialist reports.
- b) There are Premium warranties which, where not complied with, would lead to cancellation of coverage

He has also instructed us to make the following proposals in respect of payment of premium within the terms/timescale of the Premium Payment Condition and compliance with the subjectivities imposed, in order to avoid cancellations on the part of reinsurers for lack of compliance within the agreed timescale.

We therefore suggest :

- 1) INS Authorise Willis to pay Howden Insurance Brokers 100% of the premium outstanding in order to comply with the Premium Payment Condition which was due 1st July 2009.
- 2) Howden Insurance Brokers will pay such outstanding premiums to reinsurers in order to comply with the remaining outstanding conditions/warranties.
- 3) Hemispheric will make available to Howden today all technical information that is required to provide appropriate responses to subjectivities outstanding.



Howden Insurance Brokers Ltd  
Bevis Marks House  
24 Bevis Marks  
London  
EC2A 7JB  
Tel: +44 (0)20 7623 3306  
Fax: +44 (0)20 7623 3507  
Email: reception@howdengroup.com  
Web: www.howdengroup.com

4) Once the above has been accomplished, and confirmation of coverage complete, Howden Insurance Brokers will allow one representative of Willis to review, at Howden offices, the placement documentation corresponding to the current property policy in order to certify to INS that

- a) 100% of the order made from INS to Hemispheric Reinsurance Group and thence to Howden Insurance Brokers has, in fact been placed, and is totally in effect and
- b) that no grossing up has occurred.

Matters outstanding relating to appointment of brokers and transfer of information can, if required, recommence without prejudicing the ICE reinsurance placement at a later date.

We have also been instructed to point out that a very major subjectivity (referred to as 3 above) falls due at midnight tomorrow 10/7, the condition has already been extended and is now at the stage of being final. If we are therefore to be able to avoid breaches in your cover we would appreciate if we could have your response to this proposal overnight.

We are sending this email to you as we firmly believe this is the most sensible immediate solution for all parties involved. However, for the sake of formality, I am required to say that nothing in this email should be construed as creating any contractual or other legal relationship between Howden and INS.

Yours sincerely



Philip Bond  
Managing Director Howden Property



Howden Insurance Brokers Ltd  
Bevis Marks House  
24 Bevis Marks  
London  
EC3A 7JB  
Tel: +44 (0)20 7623 3806  
Fax: +44 (0)20 7623 3807  
Email: [reception@howdengroup.com](mailto:reception@howdengroup.com)  
Web: [www.howdengroup.com](http://www.howdengroup.com)

# **EXHIBIT "P"**





July 24, 2009

Mr. Peter Van Tol  
Lovells  
590 Madison Avenue  
New York, N.Y. 10022

**Ref.: Instituto Nacional de Seguros ("INS")**

Dear Mr. Van Tol:

We are in receipt of your Fax dated this afternoon and received by us this afternoon. In this regard, I would like to comment as follows:

1. HRG has noted that your firm has been appointed as legal counsel in representation of INS.
2. Our firm, Hemispheric Reinsurance Group, L.L.C. did, in fact, in conjunction with Howden Insurance Brokers Ltd. Of London, place the reinsurance on behalf of INS to cover 95% of 100% of the All Risk Property policy corresponding to the Instituto Costarricense de Electricidad (ICE), based on INS's firm order to us dated April 2, 2009 at 11:55 PM.
3. We were officially notified by our client (INS) for the very first time, via their Letter No. DR 1424-2009 to us dated July 14, 2009, and received in our offices via Fax after closing that evening, that Willis had been named to replace us as reinsurance intermediaries for this account, and instructing us to release Howden Insurance Brokers Ltd. in London to send the documents corresponding to the abovementioned placement to us for further remittance to our lawyer in Costa Rica, who would, in turn, deliver those documents over to INS immediately against proper receipts and releases. This was as per advice from our legal counsel in that country in view of the fact that your client has chosen to take legal action against us in that country.



## **HEMISPHERIC**

**REINSURANCE GROUP, L.L.C.**

4. On the morning of the 15<sup>th</sup> of July we received the Fax notification, reviewed it with our legal counsel, and on the 16<sup>th</sup> of July, instructed Howden Insurance Brokers Ltd. in London to send us urgently the documentation corresponding to the abovementioned placement.
5. On the same date, July 16, 2009, we advised Mr. Jose Leon Sanchez, Reinsurance Department Manager of INS, and copying Mr. Guillermo Costenla, Executive President of INS, Jose Angel Villalobos, General Manager of INS and Mrs. Guiselle Monge, Assistant Manager of INS' Reinsurance Department, advising that, following their instructions, I had instructed Howden Insurance Brokers Ltd. To release their documentation to us, and advised that we would be sending same to INS via our legal counsel in Costa Rica.
6. On July 21, we received 47 e-mails from Howden Insurance Brokers Ltd. attaching documentation corresponding to the mentioned placement, and commenced the process of organizing that data so that it could be sent to Costa Rica. In the process, we determined that several documents were, by mistake, not legible, and we requested the missing documents to Howden Insurance Brokers, Ltd. by telephone; however, we received from Howden Insurance Brokers Ltd. a couriered package on the morning of the 23 of July, which enabled us to complete the organization of the data received, and on the same day, sent the entire package of data received to Costa Rica via courier - the 23<sup>rd</sup> of July in the afternoon. UPS advised us that the package of data in question would be delivered today, July 24, 2009, or, because of possible delays due to customs inspection in that country, latest, Monday. For your information tracking data confirms that the package containing the corresponding documentation was received at the UPS facility in San Jose, Costa Rica this morning at 11:16AM.
7. We have advised INS today via e-mail (addressed to the same recipients) of the fact that such documentation has been couriered, and we have instructed our legal counsel in Costa Rica to deliver the documentation to INS immediately upon receipt in Costa Rica.
8. It should be noted that Hemispheric Reinsurance Group's first specific knowledge of the terms outlined in these slips was obtained when same were received by us from Howden Insurance Brokers Ltd. on July 21, 2009, with the exception of one slip from Liberty International Underwriters, which we were able to obtain from that Company directly and which we sent to INS several weeks ago.

In view of the above, Hemispheric Reinsurance Group, L.L.C., considers it has discharged its obligations to INS in a reasonable and responsible manner, and on a timely basis considering the date on which we received instructions from our client (INS) to release the documentation. Additionally, we have offered INS the opportunity of having Howden Insurance Brokers Ltd.'s assistance either directly or through Willis to ensure that any and all compliance with Payment Warranties or otherwise will be accomplished on a timely basis. Taking the above in consideration, and considering our turnover of such documentation, it will be unnecessary for your client to initiate any legal action for the production of documents in English Courts, and in view of the above, we



## **HEMISPHERIC**

REINSURANCE GROUP, L.L.C.

will not accept responsibility for any costs incurred in such action by INS or Willis, or any other party.

The one possible exception to the above relates to a study performed by C. Lewis and Co., Forensic Accountants, which was a subjectivity of reinsurers upon placement, and of which we clearly notified your client (INS) in our Slip of Confirmation sent to them on April 23, 2009. Since your client paid no heed to such subjectivity, in spite of our insistence relating to the existence of same, in order to avoid non-compliance, Howden and ourselves appointed, at our expense, the firm of C. Lewis to perform the corresponding work. They did so, and we forwarded the resulting report to reinsurers within the subjectivity deadline – we also advised INS as to the findings of that report, which indicates a substantial underinsurance as respects the insured values reported to us, and thus reinsurers, by INS. I have advised INS today that we are more than happy to release this report to them upon reimbursement of the cost charged by C. Lewis and Co. (I have attached C. Lewis' invoice for their ready reference), and will be glad to turn this over at such time as we are reimbursed by INS.

Sincerely,

John H. Blake

cc.: Mr. Neil Holden – Howden Insurance Brokers, Ltd.  
Mr. Phillip Bond – Howden Insurance Brokers, Ltd.  
Mr. Simon Gildener -- Legal Counsel – Howden Insurance Brokers, Ltd.  
Ms. Helenemarie M. Blake – Fowler, White, Burnett (Miami Office)  
Leda. Lineth Saborio – Bufete Medaglia & Asociados – San Jose, C.R.