



Firm Profile

for the year 2023








Galería San Patricio
B5 Tabonuco Street, Suite 210
Guaynabo, P.R. 00968

787.998.2002

info@platzerllc.com

Law Studio Profile

Platzer, LLC was founded on March 1st, 2015. Our founding member, Monique Platzer Vélez, is an attorney and professional computer engineer. Through her long involvement in insurance and surety litigation, she has developed a strong knowledge base regarding the following areas:

-  Construction related disputes and matters, including issues that arise during the completion of construction projects that have been "taken" over by sureties or the financing of principals that are completing one or more bonded projects;
-  Administrative proceedings and state and federal court cases involving insured, principals, obligees, indemnitors, and third-party claimants;
-  Insurance defense, insurance coverage disputes, insurance and surety claims investigation and resolution, insurance industry practices, insurance language and provisions and compliance with insurance laws and regulations;
-  Drafting and revision of coverage denial letters, reservation of rights letters, contracts, manuscript bonds and endorsements, completion contracts, takeover agreements, ratification agreements, financing agreements and settlement and release agreements;
-  Cases brought to enforce an insurer's indemnity, salvage and subrogation rights to be repaid any losses incurred under an insurance policy or bond;
-  Administrative proceedings before the Office of the Commissioner of Insurance of Puerto Rico involving allegations of unfair trade practices;
-  Slip and fall accidents, personal injury and commercial liability, especially if related to construction sites or alleged construction defects; and
-  Complex litigation and appellate procedures.

Through her long involvement advising and representing technology startups, she has also developed a strong knowledge base regarding the following areas:

- 🔹 Drafting and revising Software License and Services Agreements, End User License Agreements, Alternative Licensing Agreements, Distribution Agreements, Open-source Agreements, Escrow Agreements, Confidentiality and Non-compete Agreements, Nondisclosure Agreements and Confidentiality and Proprietary Information Agreements;

- 🔹 Data privacy and security issues arising from software licensing, including the Health Insurance Portability and Accountability Act of 1996;

- 🔹 Employee and independent contractor Issues, including background checks;

- 🔹 Drafting and revising employee handbooks, domestic violence protocols, probationary employment contracts, and meal reductions agreements in compliance with applicable labor laws;


- 🔹 Intellectual property matters;


- 🔹 Trademarks, copyrights and trademark and copyright registration;


- 🔹 Puerto Rico tax incentive benefits and decrees (Act 20, Act 22 and Act 73); and


- 🔹 Matters related to commencement of operations: creation of legal entity, incorporation, employment identification number setup, registration in Treasury Department, partner/shareholder or operating agreement.

Platzer LLC's offices are conveniently located at Galería San Patricio (B5 Tabonuco Street), Suite 210 in Guaynabo, Puerto Rico. Our current and past clients include, among others, insurance companies, sureties, insureds who have been denied coverage, construction contractors, owners of construction works, homeowners associations and technology startups. Some of our most important clients are:


 Insurance Companies

 Mapfre Praico Insurance Company

 Chubb Insurance Company

 Cooperativa de Seguros Múltiples de Puerto Rico

 Technology Startups

 Polsense, Inc.

 Relisc Corporation

 Campodata, Inc.



Founding Member Curriculum Vitae

Monique Platzer, Esq., P.E., AFSB, CPCU, CIC

787.998.2002 moniqueplatzer@platzerllc.com P.O. Box 9023306, San Juan, PR 00902

Summary

Professional engineer and lawyer, with substantive experience in insurance, surety and construction-legal matters resulting from comprehensive first-hand involvement in the following endeavors:

- 15+ years (2007 to the present) working extensively on surety and insurance matters, including 12+ years as a lawyer and 3+ years as a law clerk, with significant experience
 - Representing surety companies in working out solutions and resolving problems arising from construction bonds, working out performance and payment bond claims, and enforcing sureties' indemnity, salvage, and subrogation rights to recover any losses incurred under construction bonds;
 - Handling insurance defense matters related to insurance coverage disputes, insurance and surety claims investigation and resolution, insurance industry practices, insurance language and provisions and compliance with insurance laws and regulations;
 - Drafting and revision of coverage denial letters, reservation of rights letters, contracts, manuscript bonds and endorsements, completion contracts, takeover agreements, ratification agreements, financing agreements and settlement agreements.
- 12+ years handling construction related disputes and matters, including issues that arise during the completion of construction projects that have been "taken" over by sureties or the financing of principals that are completing bonded projects. (2011 to the present)
- 12+ years dealing with formal complaints filed against engineers or chartered surveyors before the College of Engineers and Land Surveyors of Puerto Rico, including almost 3 years as a Tribune of the Disciplinary and Professional Ethics Tribunal (2010 to 2013), almost 2 years representing engineers facing disciplinary sanctions (2014 to 2015) and several years as the legal representative of the College of Engineers and Land Surveyors of Puerto Rico. (2016 to the present)
- 12+ years litigating commercial liability, property damage, personal injury and slip and fall claims, mostly related to alleged construction defects or construction sites. (2011 to the present)

Experience

Platzer, LLC - Guaynabo, Puerto Rico

Founder/Member, September 2013 – Present

- Litigated commercial liability, property damage, personal injury and slip and fall accidents claims, mostly related to alleged construction defects or construction sites.
- Represented surety companies in working out solutions and resolving problems arising from construction bonds, working out performance and payment bond claim solutions, and enforcing the sureties' indemnity, salvage and subrogation rights to be repaid any losses incurred under construction bonds.
- Successfully adjusted over \$15 million in property claims after hurricane María.
- Offered consulting services drafting coverage opinions, bond forms, bond endorsements and other related documents.
- Handled construction related disputes and matters, including representing several defendants in cases filed before the Federal Court for the District of Puerto Rico under the American with Disabilities Act (ADA).

College of Engineers and Land Surveyors of Puerto Rico

'Oficial de Interés de la Profesión', January 2016 – Present

As legal representative of the College of Engineers and Land Surveyors of Puerto Rico, I investigate and prosecute formal complaints filed against engineers or chartered surveyors before the Disciplinary and Professional Ethics Tribunal.

'Universidad Universal' – Hato Rey, Puerto Rico

Professor, October 2015 – 2019

Prepared and taught an 8 week/32 hour course titled 'Fundamentals of Surety and Fidelity Bonds', a requisite for students enrolled in the Risk Management and Insurance Master's program.

Saldaña & Saldaña-Egozcue, PSC - Hato Rey, Puerto Rico

Associate Attorney, December 2010 – September 2013

Represented sureties in handling matters involving each stage of the bonding process, including claims investigation and resolution (particularly payment and/or performance bond claims), negotiating and drafting completion contracts, takeover agreements, ratification agreements and settlement and release agreements, as well as litigation and appeals involving principals, obligees,

indemnitors and third-party claimants. Handled matters before the U.S District Court for the District of Puerto Rico, the Office of the Commissioner of Insurance of Puerto Rico and state courts at all levels, including over 15 appeals representing insurance companies, most of which resulted in recorded decisions.

Disciplinary and Professional Ethics Tribunal of the Professional College of Engineers and Land Surveyors of Puerto Rico – San Juan, Puerto Rico

Tribune, November 2010 – September 2013

As a member of the Court, addressed and adjudicated on formal complaints filed against engineers or chartered surveyors due to violations of the Canons of Ethics governing the professional conduct of its members. During the course of carrying out its functions the Court has the power to impose the disciplinary measures it deems appropriate for professional ethics violations.

Edgardo Rosario Law Offices - San Juan, Puerto Rico

Law Clerk, November 2007 - November 2010

The firm was dedicated to the practice of the legal profession in almost every area of civil law with particular emphasis in surety and property and liability insurance claims and litigation. Conducted legal research using online legal services and other non-digital legal resources and publications; Drafted and proofed all kinds of legal documents, including, appeals, writs of certiorari, oppositions, replies, sur-replies, requests for summary judgment, pre-trial reports, and all other types of motions; Assisted in case trial preparation, including the preparation of guides for interrogating and counter-interrogating witnesses and experts, and; Occasionally attended trials, hearings, depositions and client and witness interviews.

Education

University of Puerto Rico, School of Law, San Juan, Puerto Rico

Juris Doctor, *magna cum laude*, 2006 – 2010

Honors and Awards: Entitled "Honor Registration" for the 2009-2010 school year, bestowed upon the upper 5% of the class.

University of Puerto Rico, Mayagüez, Puerto Rico

B.S. *magna cum laude*, Computer Engineering, 1999 - 2003

Activities and Societies: Tau Beta Pi, Golden Key International Honour Society

Licenses and Certifications

Licensed Professional Engineer (2007)

License 21518

Authorized to practice as an attorney and notary in the Commonwealth of Puerto Rico
(February/March 2011)

License 18148

Admitted to practice as an attorney in the U.S. District Court for the District of Puerto Rico (April 2012)

License 229910

Certified Insurance Counselor (September 2014)

National Alliance for Insurance Education & Research

Chartered Property Casualty Underwriter (June 2014)

Associate in Fidelity and Surety Bonding (March 2013)

The Institutes - American Institute for Chartered Property Casualty Underwriters (AICPCU) and Insurance Institute of America (IIA)

Seminars Taught

Who's afraid of construction bonds? – The law regarding construction bonds in Puerto Rico

Approved by the Supreme Court of Puerto Rico, the Office of the Commissioner of Insurance of Puerto Rico and the College of Architects and Landscaping Architects of Puerto Rico for up to 4.5 credit hours; Available 'on Demand' at microjuris.com (2014-2017), and taught 'live' once on June 2015.

HIPAA: Practical Insights (co-taught)

5-hour seminar targeted towards professionals in the healthcare and healthcare insurance industry; Offered during 2014 and 2015.

Courses (Independent Coursework)

Engineering and Construction Related

Professional College of Engineers and Land Surveyors of Puerto Rico

Successfully completed the expedite course for certification as an OGPe "Authorized Professional".

This 35 hour course and exam covered all the skills an "Authorized Professional" must possess in order to carry out its functions, including: (1) issue ministerial permits, such as use, demolition, remodeling and construction permits; (2) issue consolidated general permits for construction and categorical exclusion determinations; and (3) issue fire inspection certifications and sanitary licenses. (August 2011)

Insurance Related

The Institutes - American Institute for Chartered Property Casualty Underwriters (AICPCU) and Insurance Institute of America (IIA)

CPCU 500 – Foundations of Risk Management and Insurance (March 2013)

CPCU 520 – Insurance Operations (June 2013)

CPCU 530 – Business Law for Insurance Professionals (Waiver)

CPCU 540 – Finance and Accounting for Insurance Professionals (December 2012)

CPCU 551 – Commercial Property Risk Management and Insurance (May 2014)

CPCU 552 – Commercial Liability Risk Management and Insurance (March 2014)

CPCU 553 – Survey of Personal Insurance and Financial Planning (December 2013)

ARe 144 – Reinsurance Principles and Practices (June 2014)

AFSB 151 – Principles of Suretyship (October 2012)

AFSB 152 – Contract Surety (Excellent) (December 2012)

AFSB 153 – Commercial Surety and Crime Insurance (March 2013)

ETHIC 311 – Ethical Guidelines for Insurance Professionals (December 2012)

ETHIC 312 – Ethics and the CPCU Code of Professional Conduct (June 2013)

The National Alliance for Insurance Education & Research

CIC – Personal Lines (September 2013)

CIC – Commercial Casualty (February 2014)

CIC – Commercial Property (May 2014)

CIC – Life & Health (August 2014)

CRM – Principles or Risk Management (September 2014)