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## Header 1

[List View](#)

General Information [Contact](#) [Default Values](#) [Discount](#) [Document Information](#) [Clarification Request](#)

Procurement Folder: 1442818

SO Doc Code: CRFQ

Procurement Type: Central Master Agreement

SO Dept: 0704

Vendor ID: 000000223967

SO Doc ID: INS2400000006

Legal Name: LEWIS &amp; ELLIS LLC

Published Date: 6/18/24

Alias/DBA:

Close Date: 6/25/24

Total Bid: \$0.00

Close Time: 13:30

Response Date: 06/21/2024

Status: Closed

Response Time: 20:23

Solicitation Description: Actuarial Rate Review of P &amp; C Related Product Filing Serv

Responded By User ID: kshores

Total of Header Attachments: 1

First Name: Kim

Total of All Attachments: 1

Last Name: Shores

Email: kshores@lewisellis.com

Phone: 9134913388



Department of Administration  
Purchasing Division  
2019 Washington Street East  
Post Office Box 50130  
Charleston, WV 25305-0130

State of West Virginia  
Solicitation Response

**Proc Folder:** 1442818  
**Solicitation Description:** Actuarial Rate Review of P & C Related Product Filing Serv  
**Proc Type:** Central Master Agreement

Solicitation Closes	Solicitation Response	Version
2024-06-25 13:30	SR 0704 ESR06212400000007959	1

**VENDOR**  
000000223967  
LEWIS & ELLIS LLC

**Solicitation Number:** CRFQ 0704 INS2400000006  
**Total Bid:** 0  
**Response Date:** 2024-06-21  
**Response Time:** 20:23:30  
**Comments:**

**FOR INFORMATION CONTACT THE BUYER**  
Beverley Toney  
304-414-8473  
beverley.a.toney@wv.gov

**Vendor**  
**Signature X** **FEIN#** **DATE**

All offers subject to all terms and conditions contained in this solicitation

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
1	Actuarial Rate Review of P&C Related Product Filing/Consult	0.00000	HOUR	1.000000	0.00

Comm Code	Manufacturer	Specification	Model #
80101512			

**Commodity Line Comments:** Exhibit A - Price Proposal included in technical proposal.  
We appreciate your consideration of our proposal.

**Extended Description:**  
Actuarial Rate Review of P&C Related  
Product Filing/Consulting Services. Vendors are to list their hourly rate in the Exhibit A Pricing Page.



**LEWIS & ELLIS**

Actuaries and Consultants

6550 Sprint Parkway  
Suite 200  
Overland Park, KS 66211

(913) 491-3388  
LewisEllis.com

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***Proposal for:***

**The State of West Virginia**

**Offices of the Insurance Commissioner**

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**Actuarial Rate Review of P&C Related Product Filing /  
Consulting Services**

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***RFP #:***

**CRFQ 0704 INS2400000006**

***Submitted by:***

**Kathryn R. Koch, FCAS, MAAA**

**Lewis & Ellis, LLC**

***Closing on:***

**June 25, 2024 @ 1:30 PM Eastern**



**LEWIS & ELLIS**  
Actuaries and Consultants

6550 Sprint Parkway  
Suite 200  
Overland Park, KS 66211  
(913) 491-3388  
[LewisEllis.com](http://LewisEllis.com)

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June 24, 2024

Bid Clerk  
Department of Administration  
Purchasing Division  
2019 Washington Street East  
Charleston, WV 25305

**Re: Proposal for the Actuarial Rate Review of P&C Related Product Filing / Consulting Services  
RFP #: CRFQ 0704 INS2400000006**

We appreciate the opportunity to submit a proposal for actuarial and consulting services for the Actuarial Rate Review of P&C Related Product Filing / Consulting Services for the State of West Virginia Offices of the Insurance Commissioner (OIC or Department).

A.M. Best ranks Lewis & Ellis, LLC (L&E) as one of the top Actuarial Services firms in the country. We have a dedicated team who will work with you from year to year. Lewis & Ellis, LLC understands the Scope of Work to be completed, and agrees to perform the proposed work within the timeline.

Lewis & Ellis, LLC provides services to numerous Departments of Insurance across the Country. We believe our experience and commitment to customer satisfaction, along with substantial actuarial experience equip us to meet your needs in an effective and efficient manner.

We have enjoyed working with the OIC in the past on rate reviews and look forward to future opportunities. If you have any questions or need clarification of any items in this proposal, please contact Katie Koch at (913) 491-3388.

**LEWIS & ELLIS, LLC**

Kathryn R. Koch, FCAS, MAAA  
Vice President & Principal  
[KKoch@LewisEllis.com](mailto:KKoch@LewisEllis.com)

## **Table of Contents**

<b>I. Introduction .....</b>	<b>1</b>
<b>II. Scope of Services and Acknowledgement of Mandatory Requirements.....</b>	<b>1</b>
<b>III. L&amp;E Background and Qualifications .....</b>	<b>2</b>
<b>IV. Key Personnel.....</b>	<b>4</b>
<b>V. Solicitation Requirements.....</b>	<b>5</b>
<b>VI. P&amp;C Experience with State Insurance Departments.....</b>	<b>7</b>
<b>VII. Fees .....</b>	<b>9</b>
<b>VIII. Timeline.....</b>	<b>9</b>

**APPENDIX A – Resumes**

**APPENDIX B – References**

**APPENDIX C – Insurance Certificates**

**EXHIBIT A – Pricing Form**

**Addendum Acknowledgement Form**

**Designated Contact Form**

## I. Introduction

This proposal was prepared by Lewis & Ellis, LLC (L&E) per the State of West Virginia's Centralized Request for Quote issued on June 10, 2024.

We are pleased to provide this response which outlines L&E's background and qualifications, key personnel, and property and casualty (P&C) product filing and consulting experience with state insurance departments. Further, we acknowledge and agree to the solicitation's requirements.

We understand the contract would cover a one-year period, with an option to extend it for three additional one-year periods.

We have reviewed and acknowledge Addendum # 1.

## II. Scope of Services and Acknowledgement of Mandatory Requirements

### **L&E understands the Scope of Services to be the following:**

P&C product filings include, but are not limited to, personal automobile, homeowners, medical malpractice, commercial liability, commercial auto, commercial property and inland marine. The actuarial firm (Vendor) may provide other management consulting services for the OIC and perform special reviews and analysis of P&C products for the OIC. The additional services may include appearances by the Vendor's personnel before legislative and executive bodies, or others to respond to questions or give reports. The Vendor may also be required to provide testimony at rate hearings. These services may also include the preparation of related written reports. All work will be under the direction of the Insurance Commissioner or the appointed designee. Written reports and findings must be submitted in draft form in order that any necessary changes may be discussed and agreed upon before final acceptance.

### **Mandatory Requirements**

L&E shall provide the OIC with the Contract Items listed below on an open-end and continuing basis. Contract Items must meet or exceed the mandatory requirements as shown below.

4.1. Vendor will assist the Insurance Commissioner and the Director of Property and Casualty by reviewing P&C related product filings. The review shall include, but may not be limited to, analysis of trending, credibility, loss development, loss ratios, geographical factors, and all other components of a rate filing. It is expected that the review will document the justification for the rate adjustment, concerns with factors used or selected, support of the factors, identify areas of concern, documentation to support the indicated and requested rate levels, and projected premium impact to consumers. The initial review and related



report shall be submitted to the OIC within 30 calendar days of receiving the filing from the OIC. All follow-up questions and correspondence shall be between the OIC and the carrier.

4.2. Vendor may be required to develop and update forms related to the filing of P&C products, such as the Rate Abstract and checklists.

4.3. Vendor may be required to provide other management consulting services and perform special reviews and/or analysis of P&C related products for the OIC. These additional services may include appearances by the Vendor's personnel before judicial, legislative, and executive bodies, or others to respond to questions of an actuarial nature or to give reports. These services may also include the preparation of written reports concerning actuarial matters as deemed necessary by the OIC. All work under the proposed contract will be under the direction of the Insurance Commissioner or his designee. Written reports and actuarial findings must be submitted initially in draft form in order that any necessary changes may be discussed and agreed upon before final acceptance.

4.4. The Vendor's personnel assigned to the contract must have at least two (2) years of experience working in the NAIC SERFF System for rate filings.

4.5. The Vendor must have at least two (2) actuaries assigned to the contract that have five (5) years of experience specifically with P & C products.

### III. L&E Background and Qualifications

#### Firm Background

Lewis & Ellis, LLC (L&E) was formed in 1968 in Dallas as Buchanan & Lewis, Inc. The firm opened an office in Overland Park in 1970, and one in Los Angeles in 1973. The corporate name was changed to Lewis & Ellis, Inc. in 1976. The Los Angeles office was relocated to Dallas in 1996 due to the retirement of the managing partner there. In 2023 the company structure was changed from a Schedule S Corporation to a Limited Liability Company, operating as a tax partnership under IRS guidelines.

L&E strives to be an independent, full-service actuarial consulting firm. Our national presence, use of technology, and expert team distinguish us from our competitors. We emphasize agility, adaptability, and our unwavering commitment to delivering innovative, tailored solutions.

## Firm Qualifications

L&E has a prominent level of expertise throughout our organization, with many years of experience at all levels. The firm employs Fellows of the Casualty Actuarial Society (FCAS) and/or the Society of Actuaries (FSA) and Associates of the Casualty Actuarial Society (ACAS) and/or Society of Actuaries (ASA), Certified Financial Examiners (CFE), Certified Public Accountants (CPA), Automated Examination Specialist (AES), Certified Information Systems Auditors (CISA) and an Accredited Financial Examiner (AFE). L&E also employs product form and rule compliance specialists. Our clients include small, medium and large-size insurance companies, as well as a number of regulatory agencies, banks and other corporations involved in insurance acquisitions.

All of the FCAS's, FSA's, ACAS's and ASA's are also Members of the American Academy of Actuaries (MAAA) and are in good standing.

Our consultants and actuaries come from national consulting firms and/or private industry and bring a high level of expertise to their respective areas of practice. We have successfully provided actuarial and consulting services for over 55 years.

Our actuaries follow the codes of conduct and professional standards promulgated by the Casualty Actuarial Society and the American Academy of Actuaries. Each actuary takes personal responsibility for adhering to these standards and our internal training and professional development activities reinforce this commitment. L&E actuaries select assumptions that are reasonable in accordance with standards published by actuarial organizations such as the American Academy of Actuaries.

L&E has approximately 125 employees with offices in eleven locations.



### Corporate Headquarters

6600 Chase Oaks Blvd. Suite 150  
Plano, Texas 75023  
(972) 850-0850

### Other Locations

Baltimore, Charlotte, Denver, Hartford  
Indianapolis, Kansas City, London  
New York, Omaha, Washington DC

#### IV. Key Personnel

L&E is pleased to present highly qualified professionals to assist the OIC in all aspects of its P&C actuarial needs including both P&C rate reviews as well as any special projects that may arise for various reasons.

**Kathryn (Katie) Koch** will be the primary contact for the contract and the lead Project Manager. She will be supported by other credentialed P&C actuaries as needed. L&E has developed a flexible management approach and administrative structure that anticipates the RFP's objectives and tasks desired.

We present two credentialed actuaries in this response whom we anticipate to be involved in the engagement to meet the breadth of property & casualty insurance subject matter areas. L&E has several other credentialed actuaries that could be leveraged for consulting on specific points as approved by OIC based on specific project needs.

**Kathryn Koch, FCAS, MAAA**, is a Vice President and Principal. Katie has over 20 years of actuarial experience in valuations, reserving and pricing. This experience is comprised of time with two large multi-line property and casualty insurance carriers, a state insurance department and actuarial consulting. She develops reserve estimates in conjunction with appointed actuary, auditing actuary and examination actuary assignments. Her reserving experience includes insurance companies, self-insured entities, and captive insurers. Katie reviews and prepares actuarial and technical support and memorandums for state rate filings. Her ratemaking and reserving background includes both personal and commercial lines coverages.

**Yujie (Jerry) Yan, Ph.D., FCAS, MAAA**, is a P&C Analytics and Actuarial Assistant. Jerry has 13 years of statistical and actuarial experience in data analysis, quantitative modeling, valuations, reserving and pricing. This experience is comprised of building GLMs, reinsurance pricing, examination of risk transfer and industry study on reserve volatility. He is not only an FCAS but also a data scientist who has a strong statistical background due to his doctoral study. Thus, his strength is to utilize the advanced statistical techniques and R, a powerful statistical programming language, to enhance the accuracy of the estimation while performing actuarial services. He is the main author of "A general optimal approach to Bühlmann credibility theory" published in "Insurance: Mathematics and Economics", one of top actuarial journals. Jerry will be responsible for actuarial analysis and peer review.

**Resumes are included in Appendix A.**

## V. Solicitation Requirements

*3.1. Personnel of the Vendor who are assigned to the Contract Services must be knowledgeable in Actuarial Standard Practice 29.*

L&E Agrees.

*3.2. Personnel of the Vendor who are assigned to the Contract Services must be a member of the Casualty Actuarial Society (CAS) in good standing. The vendor should provide documentation with their submitted bid. Verification may be required prior to the contract award.*

Katie Koch and Jerry Yan are both Fellows of the Casualty Actuarial Society (FCAS). There are also other FCAS, ACAS employees that L&E can utilize.

*3.3. Two or more of the personnel of the Vendor who are assigned to the Contract Services must be experienced in providing rate review services to state insurance regulators.*

Katie Koch and Jerry Yan both have experience in providing rate review services to state insurance regulators. Please see references included in this RFP response as Appendix B.

*3.4. Compliance regarding the experience requirements will be determined prior to contract award by the OIC through references provided by the Vendor with its bid or upon request through knowledge or documentation of the Vendor's past projects, or some other method that the State determines to be acceptable. Vendor should provide a current resume that includes information regarding the number of years of qualification, experience and training, and relevant professional education for each individual that will be assigned to the Contract Services. Vendor must provide any documentation requested by the OIC to assist in confirmation of compliance with this provision. References, documentation, or other information to confirm compliance with this experience requirement are preferred with the bid submission but may be requested after the bid opening and prior to the contract award.*

L&E Agrees. Resumes are included in Appendix A.

*3.5. The Vendor may have access to private and confidential data maintained by the OIC to the extent required to carry out the duties and responsibilities defined in this Solicitation. The Vendor agrees to maintain confidentiality and security of data made available.*

L&E Agrees.

*3.6. The Vendor shall have no conflict of interest with regard to any carrier that is actively writing P & C products in the West Virginia market. Preference will be given to an a vendor only working with regulatory agencies.*

L&E Agrees.

*3.7. West Virginia utilizes the NAIC SERFF System for rate filings. Contractors must be familiar with the system before the start of the contract.*

Katie Koch and Jerry Yan are both experienced in utilizing the NAIC SERFF System for rate filings in the actuarial services provided to state insurance regulators. Katie has recently worked with the State of West Virginia in this capacity.

*3.8. The Vendor's primary responsibility will be reviewing personal automobile and personal homeowners rate filings*

L&E Understands the scope and agrees.

## VI. P&C Experience with State Insurance Departments

As a consulting actuary, Katie has been involved in reviews of over 400 rate and/or model filings for a dozen states spanning the West, Central, Midwest, South and East coast regions. Katie has experience with all these insurance lines/perils: motor vehicle, homeowners, property, hurricane, workers' compensation, general liability, professional liability, medical malpractice, inland marine (including pet insurance), title insurance and surety insurance. Katie's workers compensation rate filing review experience has included annual state bureau loss cost filings as well as workers compensation models.

Filings reviewed have not been limited to insurance company filing submissions. In addition to insurance company filings, Katie has been involved in reviews of models submitted by several advisory organizations, which have included weather related models, telematics models and credit-based insurance score models.

As a regulatory actuary, Katie's largest responsibility for the insurance department was on property and casualty insurance rate filings and rate model reviews. Accordingly, this comprised much of her time. Department analysts would assign all P&C rate filings to Katie that had perceived rate activity to benefit from actuarial review; this would have been upwards of thousands of filings spanning both personal lines and commercial lines. A significant proportion time was concentrated on reviewing and corresponding on more complex personal auto and home rate and model filings. However, during that time, Katie also spent meaningful time reviewing medical professional liability insurance, workers compensation, pet insurance, travel insurance, warranty, commercial auto, and commercial property/liability filings.

The following are examples from recent years of rate review project experience:

- Model reviews of GLMs, GBMs, Decision Tree, Elastic Net Regularized Regression, Wildfire CAT, Telematics, By Peril HO, Credit Based Insurance Score
- Assisted a state with reviewing mandated P&C PPA rate filings following the COVID-19 pandemic (involved over 30 rate filing reviews)
- Continual assistance to a Midwest state after undergoing significant law changes impacting certain aspects of PPA coverage requirements.
- Support several states on an as needed basis with assistance in reviewing P&C rate model filings and filings with large rate increases to all or some consumers; these largely impact auto and home (but occasionally other lines such as workers compensation, medical professional liability, pet insurance, and travel)
- Provide rate hearing preparation assistance and participate in rate hearing as needed for a consumer advocate of a large population state
- Correspondence on rate filings over specific findings has led to consumer savings in specific instances when an overall rate level change was ultimately not fully supported by the indication analysis

- Katie and Jerry have worked together on various projects including property and casualty rate filings and rate models in recent years.
- Correspondence leading to company “self-discovery” of errors followed by corrections from the filing company
- During her tenure at a DOI, Katie was regularly prioritizing P&C rate filing reviews to ensure that proper time and resources were allocated to the P&C rate filings most impactful to consumers of the state and commissioner priorities.
- We routinely assist a northeastern state with evaluating and quantifying consumer impacts in the P&C insurance market resulting from legislative change proposals. This has included participation on calls, drafting a survey, compiling the insurance market responses from such survey, and assisting in the drafting of reports on the impacts.
- We have assisted two different insurance departments in the development of a P&C rate filing checklist
- We have recently assisted a southeastern state by estimating the potential cost impact on homeowners’ insurance from a mandatory coverage limit increase that was being proposed by the legislature. This involved data gathering, preparing the analysis, and drafting the report.
- Provide training to state insurance department personnel responsible for reviewing P&C rate filings.

During her time in industry, Katie prepared actuarial analysis and rate filing support for the home, auto, and farm lines of business for about 9 states. This involved incorporating weather loads and catastrophe model results into the pricing plan as determined to be appropriate.

Katie has been a past presenter and panelist at the Casualty Actuarial Society’s Ratemaking and Product Modeling annual seminar on topics related specifically to Property & Casualty ratemaking, regulation, and Insurtech. Katie has also presented at the Society of Financial Examiners (SOFE) Career Development Seminar on topics related to pricing and the risk focused financial examination process. Katie presented an education session to the Mutual Insurance Company Association of Indiana on rate indication methods. During 2023, Katie presented to the NAIC’s Workers Compensation Task Force on the topic of modeling in the workers’ compensation line of business.

**VII. Fees**

**Exhibit A – Pricing Page is enclosed.**

**L&E will input an hourly rate into wvOASIS.**

**VIII. Timeline**

L&E will work with OIC to ensure all deliverables meet reasonable timeline expectations. We value open communication with OIC in this area.



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# KATHRYN R. KOCH, FCAS, MAAA

Vice President & Principal  
Consulting Actuary



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## Prior Positions

2011-2015: Indiana Department of Insurance; Property & Casualty Actuary

2005-2009: COUNTRY Financial; Senior Actuarial Analyst

2003-2005: American Family Insurance; Senior Actuarial Analyst

2001-2003: Towers Perrin; Associate Actuarial Consultant

## Responsibilities and Experience

- Pricing, Reserving, Cash Flow Analysis for fund adequacy
- Risk focused financial examinations / Market conduct examinations
- Appointed Actuary
- Examination Actuary / Auditing Actuary
- Rate filings (personal lines, commercial lines)
- Testimony
- Catastrophe modeling (integrating model results into pricing and financial planning)
- Actuarial communications (proposals, executive summaries)
- Data collection and analysis for pricing and costing of new and existing products
- Data reconciliations, data scrubbing, sensitivity testing

## Education

The Ohio State University

B.S., Actuarial Science, Magna Cum Laude with honors (2001)

## Professional

Fellow, Casualty Actuary Society (2017)

Member, American Academy of Actuaries (2014)

Past Speaker at the CAS Ratemaking, Product, and Modeling (RPM) Conference

Seminar, CAS Professional Education Webinar series, CAS Enterprise Risk

Management Symposium, Society of Financial Examiners Career Development

Seminar, Mutual Insurance Company Association of Indiana Seminar

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# YUJIE (JERRY) YAN, PH D, FCAS, MAAA

P&C Analytics and Actuarial Assistant



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## Prior Positions

2020-2022: Aon Reinsurance Solutions, Chicago, Illinois; Senior Analyst

2017-2020: Lewis & Ellis; Actuarial Associate

## Responsibilities and Experience

- Perform experience rating and exposure rating analysis for reinsurance treaty renewal
- Perform industry study, such as Reserve Volatility Analysis, Impact of COVID-19 on Premium & Exposure and Frequency & Severity Analysis of Professional Liability Line
- Develop and maintain actuarial R tools which scale the capacities
- Build and run enterprise risk management models
- Use modified frequency-severity technique to estimate the distribution of ultimate losses in R
- Develop VBA program to project 3 years income statements involving reinsurances and Risk-Based Capital
- Perform the examination of risk transfer for reinsurance treaty using modified 10-10 rule
- Perform cash flow testing, reserving and evaluate reinsurance recapture

## Education

Capital Normal University, Beijing, China

B.S., Applied Mathematics (2009)

University of North Texas, Denton, TX

M.S., Mathematics (2012)

Ph.D., Mathematics (2017)

## Professional

Fellow, Casualty Actuarial Society (2023)

Member, American Academy of Actuaries (2022)

“A general optimal approach to Bühlmann credibility theory” in “Insurance: Mathematics and Economics”, a top actuarial journal

1. Client	<b>Michigan Department of Insurance and Financial Services</b>
Contact	Ms. Tina Nacy Manager Michigan Department of Insurance and Financial Services PO Box 30220 530 W. Allegan Street, 7th Floor Lansing, MI 48909-7720 <a href="mailto:NacyT@michigan.gov">NacyT@michigan.gov</a>
Contract Dates	P&C Rate Review Client since 2019
Engagement	Reviewing P&C rate filings (including predictive models)
2. Client	<b>New Hampshire Insurance Department</b>
Contact	Christian Citarella, ACAS, MAAA Chief Property & Casualty Actuary New Hampshire Insurance Department 21 South Fruit Street, Suite 14 Concord, NH 03301 (603) 271-2113 <a href="mailto:Christian.Citarella@ins.nh.gov">Christian.Citarella@ins.nh.gov</a>
Contract Dates	P&C Rate Review Client since 2019
Engagement	Reviewing P&C rate filings (including predictive models)
3. Client	<b>Maine Bureau of Insurance</b>
Contact	Sandra Darby P&C Actuary 76 Northern Avenue Gardiner, ME 04345 (207) 624-8427 <a href="mailto:Sandra.C.Darby@Maine.gov">Sandra.C.Darby@Maine.gov</a>
Contract Dates	P&C Rate Review Client since 2016
Engagement	Reviewing P&C rate filings (including predictive models)



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

8/29/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Sleeper Sewell Insurance 12400 Coit Road, Suite 1100  Dallas TX 75251-2039	<b>CONTACT NAME:</b> Becky Nelson <b>PHONE (A/C, No, Ext):</b> (972) 419-7500 <b>FAX (A/C, No):</b> (972) 419-7555 <b>E-MAIL ADDRESS:</b> becky.nelson@sleepersewell.com														
<b>INSURED</b> Lewis & Ellis Inc 6600 Chase Oaks Blvd Suite 150 Plano TX 75023	<table><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A: Federal Ins Co</td><td>20281</td></tr><tr><td>INSURER B:</td><td></td></tr><tr><td>INSURER C:</td><td></td></tr><tr><td>INSURER D:</td><td></td></tr><tr><td>INSURER E:</td><td></td></tr><tr><td>INSURER F:</td><td></td></tr></table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Federal Ins Co	20281	INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A: Federal Ins Co	20281														
INSURER B:															
INSURER C:															
INSURER D:															
INSURER E:															
INSURER F:															

**COVERAGES****CERTIFICATE NUMBER:** 23/24 COI**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE				ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS				
A	<input checked="" type="checkbox"/>	COMMERCIAL GENERAL LIABILITY					35305038	9/15/2023	9/15/2024	EACH OCCURRENCE		\$ 1,000,000		
	<input type="checkbox"/>	CLAIMS-MADE	<input checked="" type="checkbox"/>	OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)		\$ 1,000,000		
	<input type="checkbox"/>									MED EXP (Any one person)		\$ 10,000		
	<input type="checkbox"/>									PERSONAL & ADV INJURY		\$ 1,000,000		
	GEN'L AGGREGATE LIMIT APPLIES PER:									GENERAL AGGREGATE		\$ 2,000,000		
	<input checked="" type="checkbox"/>	POLICY	<input type="checkbox"/>	PRO-JECT						<input type="checkbox"/>	LOC	PRODUCTS - COMP/OP AGG		\$ Included
	<input type="checkbox"/>	OTHER:										\$		
	A	AUTOMOBILE LIABILITY										73188635	9/15/2023	9/15/2024
<input type="checkbox"/>		ANY AUTO		<input type="checkbox"/>	SCHEDULED AUTOS	BODILY INJURY (Per person)		\$						
<input type="checkbox"/>		ALL OWNED AUTOS				BODILY INJURY (Per accident)		\$						
<input checked="" type="checkbox"/>		HIRED AUTOS		<input checked="" type="checkbox"/>	NON-OWNED AUTOS	PROPERTY DAMAGE (Per accident)		\$						
<input type="checkbox"/>				<input type="checkbox"/>				\$						
A	<input checked="" type="checkbox"/>	UMBRELLA LIAB		<input checked="" type="checkbox"/>	OCCUR			79662636	9/15/2023	9/15/2024	EACH OCCURRENCE		\$ 5,000,000	
	<input type="checkbox"/>	EXCESS LIAB		<input type="checkbox"/>	CLAIMS-MADE						AGGREGATE		\$ 5,000,000	
	<input type="checkbox"/>	DED	<input type="checkbox"/>	RETENTION \$							\$			
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below				Y / N <input type="checkbox"/> N / A		71609173	9/15/2023	9/15/2024	<input checked="" type="checkbox"/>	PER STATUTE	<input type="checkbox"/>	OTH-ER	
	E.L. EACH ACCIDENT									\$ 1,000,000				
	E.L. DISEASE - EA EMPLOYEE									\$ 1,000,000				
	E.L. DISEASE - POLICY LIMIT									\$ 1,000,000				
A	Crime Coverage						81274671	9/15/2023	9/15/2024	Limit		\$1,000,000		

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

The General Liability and Automobile policies include a blanket automatic additional insured endorsement (provision) that provides additional insured status to the certificate holder only when there is a written contract between the named insured and the certificate holder that requires such status. The General Liability, Automobile Liability and Workers Compensation policies include a blanket automatic waiver of subrogation endorsement that provides this feature only when there is a written contract between the named insured and the certificate holder that requires it. Primary & Non-Contributory. 30 Day Notice of Cancellation. Umbrella policy is follow form.

**CERTIFICATE HOLDER****CANCELLATION**

\*FOR INFORMATION PURPOSES ONLY\*\*

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Kevin Edwards/BECKY

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ACORD 25 (2014/01)

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INS025 (201401)



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

09/26/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Sleeper Sewell Insurance 12400 Coit Road, Suite 1100  Dallas TX 75251-2039	<b>CONTACT NAME:</b> Becky Nelson <b>PHONE (A/C, No, Ext):</b> (972) 419-7500 <b>FAX (A/C, No):</b> (972) 419-7555 <b>E-MAIL ADDRESS:</b> becky.nelson@sleepersewell.com																					
<b>INSURED</b>  Lewis & Ellis Inc 6600 Chase Oaks Blvd Suite 150 Plano TX 75023	<table><tr><th colspan="2">INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A:</td><td>Bridgeway Insurance Company</td><td>12489</td></tr><tr><td>INSURER B:</td><td></td><td></td></tr><tr><td>INSURER C:</td><td></td><td></td></tr><tr><td>INSURER D:</td><td></td><td></td></tr><tr><td>INSURER E:</td><td></td><td></td></tr><tr><td>INSURER F:</td><td></td><td></td></tr></table>	INSURER(S) AFFORDING COVERAGE		NAIC #	INSURER A:	Bridgeway Insurance Company	12489	INSURER B:			INSURER C:			INSURER D:			INSURER E:			INSURER F:		
INSURER(S) AFFORDING COVERAGE		NAIC #																				
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INSURER B:																						
INSURER C:																						
INSURER D:																						
INSURER E:																						
INSURER F:																						

**COVERAGES****CERTIFICATE NUMBER:** 23/24 E&O**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE  DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Professional Liability (E&O)			7GA7PL000109102	10/01/2023	10/01/2024	Limit \$5,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

**CERTIFICATE HOLDER****CANCELLATION**

\*\*\*FOR INFORMATION PURPOSES ONLY\*\*\*

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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**DESIGNATED CONTACT:** Vendor appoints the individual identified in this Section as the Contract Administrator and the initial point of contact for matters relating to this Contract.

(Printed Name and Title) Kathryn Koch, FCAS, MAAA, Vice President & Principal

(Address) 6550 Sprint Parkway, Suite 200, Overland Park, KS 66211

(Phone Number) / (Fax Number) (913) 491-3388

(email address) KKoch@LewisEllis.com

**CERTIFICATION AND SIGNATURE:** By signing below, or submitting documentation through wvOASIS, I certify that: I have reviewed this Solicitation/Contract in its entirety; that I understand the requirements, terms and conditions, and other information contained herein; that this bid, offer or proposal constitutes an offer to the State that cannot be unilaterally withdrawn; that the product or service proposed meets the mandatory requirements contained in the Solicitation/Contract for that product or service, unless otherwise stated herein; that the Vendor accepts the terms and conditions contained in the Solicitation, unless otherwise stated herein; that I am submitting this bid, offer or proposal for review and consideration; that this bid or offer was made without prior understanding, agreement, or connection with any entity submitting a bid or offer for the same material, supplies, equipment or services; that this bid or offer is in all respects fair and without collusion or fraud; that this Contract is accepted or entered into without any prior understanding, agreement, or connection to any other entity that could be considered a violation of law; that I am authorized by the Vendor to execute and submit this bid, offer, or proposal, or any documents related thereto on Vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

By signing below, I further certify that I understand this Contract is subject to the provisions of West Virginia Code § 5A-3-62, which automatically voids certain contract clauses that violate State law; and that pursuant to W. Va. Code 5A-3-63, the entity entering into this contract is prohibited from engaging in a boycott against Israel.

Lewis & Ellis, LLC

(Company)

(Signature of Authorized Representative)

Kathryn Koch, FCAS, MAAA, Vice President & Principal

June 18, 2024

(Printed Name and Title of Authorized Representative) (Date)

(913) 491-3388

(Phone Number) (Fax Number)

KKoch@LewisEllis.com

(Email Address)

**ADDENDUM ACKNOWLEDGEMENT FORM**  
**SOLICITATION NO.: CRFQ INS 24\*06**

**Instructions:** Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

**Acknowledgment:** I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

**Addendum Numbers Received:**

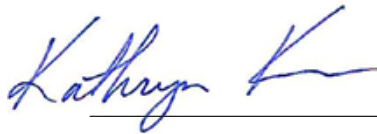
(Check the box next to each addendum received)

<input checked="" type="checkbox"/> Addendum No. 1	<input type="checkbox"/> Addendum No. 6
<input type="checkbox"/> Addendum No. 2	<input type="checkbox"/> Addendum No. 7
<input type="checkbox"/> Addendum No. 3	<input type="checkbox"/> Addendum No. 8
<input type="checkbox"/> Addendum No. 4	<input type="checkbox"/> Addendum No. 9
<input type="checkbox"/> Addendum No. 5	<input type="checkbox"/> Addendum No. 10

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

Lewis & Ellis, LLC

Company



Kathryn Koch, Vice President & Principal

Authorized Signature

June 18, 2024

Date

NOTE: This addendum acknowledgment should be submitted with the bid to expedite document processing.

Revised 6/8/2012



**EXHIBIT A**

**Actuarial Rate Review of Property and Casualty Related  
Product Filings and Consulting Services**

**Vendor Hourly Rate**

<b>Vendor Hourly Rate:</b>	<b>\$</b>	<b>270</b>
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Work associated with the services outlined in the Scope and Mandatory Requirements sections of this RFQ will be assigned at the discretion of the OIC. The proposed budget shall be at a fixed, blended hourly rate to be invoiced at the completion of each month to the OIC's satisfaction. The OIC will not be charged for any time associated with determining or verifying conflicts, or the preparation of the proposed budget and recommended work plan and timeline.

*Upon completion of this formal bid, I hereby certify that the aforementioned company (Vendor) meets all mandatory requirements specified in the Request for Quotation No. INS2400000006.*

Company:

Lewis & Ellis, LLC

Name

6550 Sprint Parkway, Suite 200

Address – Line 1

Overland Park, KS 66211

Vendor Address – Line 2

(913) 491-3388

Vendor Phone Number

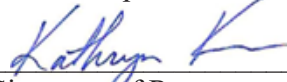
Company's Authorized Representative:

Kathryn Koch, FCAS, MAAA

Printed or Typed Name

Vice President & Principal

Title of Representative



Signature of Representative

June 18, 2024

Date