January 9, 2007

Mr. Ron Price Senior Buyer Purchasing Division 2019 Washington Street, East P.O. Box 50130 Charleston, WV 25305-0130

Dear Mr. Price:

Cambridge is revolutionizing the claims management and managed care industries as the single source for comprehensive, leading-edge claims administration services. Through a single source (Cambridge), clients can coordinate and maintain control over all aspects of their risk management program inclusive of the following:

Claims Management Services
Managed Care Services
Risk Management Information Services
Structured Settlements
Specialty Services

We firmly believe Cambridge represents the premier service provider in today's marketplace in outcome orientation. We pride ourselves on our capability to design a customized claims administration program to fully incorporate the specifications and desires of our business partners.

Enclosed please find Cambridge's Proposal Response for INSO7-073 Claims Administration. Please contact me with any questions, comments or concerns or the need for additional information at (410) 421-9358 or (410) 340-7969.

Thank you for allowing Cambridge to participate in the bid process for INSO7-073 Claims Administration for the WV Offices of the Insurance Commissioner.

Sincerely,

Lisa M. Murphy

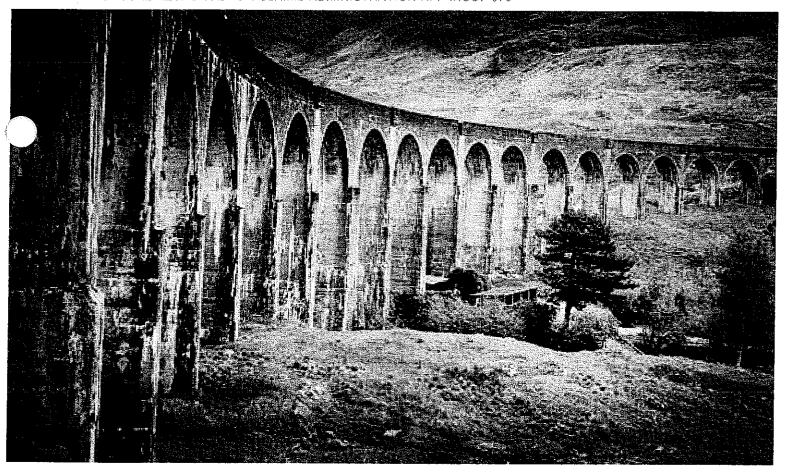
Vice President, National Sales



January 9, 2006

WEST VIRGINIA OFFICES OF THE INSURANCE COMMISSIONER

PROPOSAL RESPONSE FOR CLAIMS ADMINISTRATION RFP INSO7-073



Lisa Murphy

Vice President National Sales

Cambridge Integrated Services Group, Inc.
550 M Ritchie Highway, PMB 228

Severna Park, MD 21146
410 421.9358/410 340 7969 (Fax) 410.421-9385

Lisa murphy@cambridge-na.com

LisaM. Murphy

Lisa Murphy

January 9, 2006



JOE MANCHIN III
GOVERNOR

STATE OF WEST VIRGINIA DEPARTMENT OF ADMINISTRATION PURCHASING DIVISION

2019 WASHINGTON STREET, EAST P.O. BOX 50130 CHARLESTON, WEST VIRGINIA 25305-0130

MEMORANDUM

ROBERT W FERGUSON; JR
CABINET SECRETARY

DAVID TINCHER
DIRECTOR

TO:

Vendors

FROM:

Ron Price, Buyer Supervisor

Purchasing Division

RE:

INS07073

DATE:

January 9, 2007

The "Request for Proposals" will not be scanned on the Internet due to the volume. Vendors may view the "Request for Proposals" at the office of the WV State Purchasing Division, 2019 Washington Street, East, Charleston, WV 25311. You may call me for an appointment at (304) 558-0492, fax: (304)558-4115 or e-mail rprice@wvadmin.gov.

Request for Proposals received from the following:

Cambridge Integrated Services
Frank Gates Higher Ground
Gallagher Bassett Services, Inc
International Solutions, Inc
NovaPro Risk Solutions, LP
Sedgwick CMS
The Health Plan of the Upper Ohio Valley, Inc

Attenta Smart Risk Management No Bid

BC Life & Health

No Bid

CompServices, Inc.

No Bid

RP/wf

cc: File