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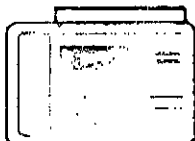
United Health Actuarial Services, Inc.

11611 North Meridian St.

Suite 330

Carmel, IN 46032

317-575-7671



To: *Shelly L. Morris, Senior Buyer*
Fax number: *(304) 558-8841 9970*

From: *KARE VOLKMAR*
Fax number: *(317) 575-7672*

Date: *1/11/11*

Regarding: *IOS 11006 :
Actuarial Services*

Phone number for follow-up:
317-575-7671

Comments: 2 pages including cover.

Thank you. (sorry)

RECEIVED
2011 JAN 11 P 2:20
INSURANCE DIVISION
STATE OF WV



January 11, 2011

Shelly L. Murray, Senior Buyer
West Virginia State Purchasing Division
2019 Washington Street East
Charleston, WV 25305

Subject: INS11006: Actuarial Services

Thank you for your letter dated January 7, 2011. Per your request, our "best and final offer" is \$189.50/hour.

Please feel free to contact me directly with any questions (317)575-7672 or via e-mail at kvolkmar@uhasinc.com. Thank you for your continued consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Karl G. Volkmar". The signature is fluid and cursive.

Karl G. Volkmar, FSA, MAAA, FCA
Principal & Consulting Actuary