



**State of West Virginia
Department of Administration
Purchasing Division**

NOTICE

Due to the size of this bid, it was impractical to scan every page for online viewing. We have made an attempt to scan and publish all pertinent bid information. However, it is important to note that some pages were necessarily omitted.

If you would like to review the bid in its entirety, please contact the buyer. Thank you.

2010

**Request for Quotation
RFQ# DEBT 10**

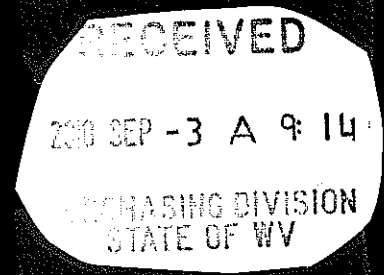
State of West Virginia



PROPOSAL DUE DATE

September 8, 2010 at 1:30 P.M.

Department of Administration
Purchasing Division
2019 Washington Street East
Building 15
Charleston WV 25305
Attn: Jo Ann Adkins



Respectively Submitted by:

National Recovery Agency
Tiffany L. Riser, Contracts Coordinator
2491 Paxton Street
Harrisburg, PA 17111
(800) 360-9953 x 3075
(800) 360-9954
www.nragroup.com



State of West Virginia
RFQ# DEBT10

August 17, 2010

Department of Administration
Purchasing Division
2019 Washington Street East
Building 15
Charleston WV 25305
Attn: Jo Ann Adkins

Dear Ms Adkins,

NRA believes that the proposal submitted clearly defines NRA's willingness and ability to perform work in compliance with the requirements described within. We collect School Taxes for Boroughs, Township etc., Student Loans and Tuition, Ambulance companies, Hospitals, Medical Practices, Banks, Stores, Employee Credit Unions, Parking Tickets etc. We have the support staff that has an average tenure of close to 12 years. NRA is a well-recognized Quality provider in the collection industry.

Our resources and strategies are unparalleled in all aspects of utility collections and distinguish us from other vendors.

- a. NRA has the ability, capacity, past experience and results, as evidenced through our references, that demonstrates our ability to competently and efficiently handle business for the State of West Virginia. We provide nationwide collection services and specialize in providing debt collection services to governments at the local and state levels and both private and public utilities.
- b. NRA has the available staff, processes, and technology in place to ensure a time effective solution is implemented and that the requirements for this program are effectively performed.
- c. NRA is a well respected collection agency within the industry and throughout its respective community. NRA's "**Professional Achievements**" is a testament to its commitment in performing services in the utmost ethical and legal manner.
- d. NRA employs a Quality Assurance Program with continual monitoring, of the assigned collectors and the overall success of the program, at all levels of management. Every aspect of collections is documented. Activity is frequently audited internally by NRA Executives, externally through third party auditors, and by NRA's clients. We assign a dedicated client service representative who will handle your account and will meet with your staff, if necessary, to address any concerns of the program and assists the assigned high-level client liaison with special requests.
- e. With NRA as your partner, you will gain a partner that is compliant with all applicable regulations and meets all federal, state, and local laws that govern collection activity. Among the many regulations that NRA is required to be in compliance with, we maintain strict compliance of the FDCPA, HIPAA, FTC, Gramm-Leach Bliley, and Red Flag Rules, etc. We are a *PPMS Certified* agency, thus putting us ahead of our competition and making us the "**Best Choice**" service provider for the State of West Virginia.
- f. NRA is confident in its ability to undertake the scope of services described. NRA has a commercial line-of-credit in the amount of \$500,000.00 with Integrity Bank and maintains deposit accounts with average balances in the high six figures. To further demonstrate the company's commitment in providing quality services, NRA became a *SAS 70 Type II Certified Agency* in June 2009.



State of West Virginia
RFQ# DEBT10

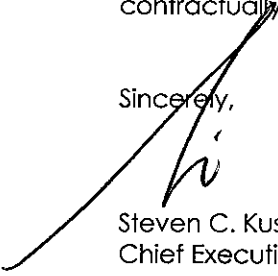
- g. NRA partners with prospective clients with the intent to deliver *100% Client Satisfaction*. With more than 30 years of experience in servicing delinquent receivables, we've come to understand that each client is unique and requires customization to their programs. Therefore, over the years we have adapted our technology, processes, and the availability of our staff to accommodate these requests. We are able to produce a customized solution, to include but not limited to, letters, calling campaigns, and reporting.
- h. NRA has an enormous amount of expansion and growth potential. In 2008 we opened our second office location that, at full capacity, seats more than 200 full time collectors. In addition, we have the financial resources to acquire additional offices and space, if needed. We invest heavily in technology to ensure we utilize the best technology available in servicing your accounts, as well as in the certifications that guarantee the quality of services being provided (i.e. PPSM and SAS 70).

Our philosophy is a *"true" client centered approach* where we will continue to focus on our goal of building strong relationships and meeting recovery expectations - one client at a time. We pride ourselves in the level of service we provide to our clients, our efficient collection methods, and our exceptional compliance record.

Enclosed is the requested information about our company and proposed collection services. This offer is valid for a minimum of 90 days subsequent to the due date of this Request for Quotation, or until contract execution.

If you should have any questions or need further clarification regarding this response, please contact Tiffany L. Riser at 1-800-360-9953, ext. 3075. As CEO of National Recovery Agency, I am authorized to bind the agency contractually and make representations for the Agency.

Sincerely,



Steven C. Kusic
Chief Executive Officer

DEBT10 - PRICING PAGE**VENDOR MUST COMPLETE THIS SCHEDULE**

**THE FEE STRUCTURE SUBMITTED TO THE STATE OF WEST VIRGINIA IS
AS FOLLOWS:**

AGENCY	TYPE OF ACCOUNT	% OF AMOUNT COLLECTED
1. Colleges & Universities:	Per Debt	7.0%
2. Worker's Compensation:	Default Account	9.0%
3. WV Department of Tax and Revenue:	New Accounts	6.00%
	Levy Account - where our employee is instrumental in the preparation of the levies.	NO BID
4. Division of Environmental Protection:	Per Debt	7.0%
5. Other Spending Units:	Per Debt	7.0%
	Colleges	7.0%
6. Rate of Second Placement	Per Debt	14.0%
	Colleges	14.0%

BIDDER CONTACT INFORMATION

Vendor: NRA GROUP LLC D/B/A NATIONAL RECOVERY AGENCY

Bidder Name (Print): STEVEN C. KUSIC

Contact Name (Print): SHELL S. SHARMA

Phone: 800-360-9953 Fax: 800-360-9954

E-mail: TRISER@NATIONALRECOVERY.COM/SSHARM@NATIONALRECOVERY.COM

Bidders Signature: 