

Original

"Innovation With Results"

Proposal for Services

Submitted by:

Arnett & Foster, P.L.L.C.

WEST VIRGINIA DEPARTMENT OF HEALTH AND HUMAN RESOURCES "BUREAU FOR BEHAVIORAL HEALTH AND HEALTH FACILITIES"

Welch Community Hospital

William R. Sharpe Jr. Hospital

Mildred Mitchell-Bateman Hospital

Proposal in Response to
RFQ Number BHS 12026
Buyer: RW/File 22
Bid Opening Date: 9/01/2011
Bid Opening Time: 1:30 p.m.

Fax # 304-346-8333
Contact Person: Greg Gibbs

RECEIVED

2011 SEP -1 AM 9:13

WV PURCHASING
DIVISION



Charleston office:

101 Washington Street, East
Charleston, West Virginia 25329
TEL: 304.346.0441/800.642.3601
FAX: 304.346.8333

Columbus office:

155 East Broad Street, Suite 2100
PNC Building
Columbus, Ohio 43215
TEL: 304.346.0441/800.642.3601
FAX: 304.346.8333

www.afnetwork.com



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

Request for Quotation

RFQ NUMBER
 BHS12026

PAGE
 1

ADDRESS CORRESPONDENCE TO ATTENTION OF:
 ROBERTA WAGNER
 304-558-0067

VENDOR

RFQ COPY
 TYPE NAME/ADDRESS HERE

SHIP TO

VARIOUS AGENCY LOCALES
 AS INDICATED BELOW

DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
08/03/2011				
BID OPENING DATE: 09/01/2011		BID OPENING TIME 01:30PM		

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
0001	1	JB		961-20	\$ 95	\$ 318,250
PROFESSIONAL ACCOUNTING & FINANCIAL MGMT. SERVICES REQUEST FOR QUOTATION FOR AN OPEN END CONTRACT TO PROVIDE ACCOUNTING AND FINANCIAL MANAGEMENT SERVICES TO MILDRED MITCHELL-BATEMAN HOSPITAL, WILLIAM R. SHARPE, JR. HOSPITAL, AND WELCH COMMUNITY HOSPITAL WITHIN THE WEST VIRGINIA DEPARTMENT OF HEALTH AND HUMAN RESOURCES, BUREAU FOR BEHAVIORAL HEALTH AND HEALTH FACILITIES. SEE ATTACHED SPECIFICATIONS. EXHIBIT 3 LIFE OF CONTRACT: THIS CONTRACT BECOMES EFFECTIVE ON OCTOBER 1, 2011, AND EXTENDS FOR A PERIOD OF ONE (1) YEAR OR UNTIL SUCH "REASONABLE TIME" THEREAFTER AS IS NECESSARY TO OBTAIN A NEW CONTRACT OR RENEW THE ORIGINAL CONTRACT. THE "REASONABLE TIME" PERIOD SHALL NOT EXCEED TWELVE (12) MONTHS. DURING THIS "REASONABLE TIME" THE VENDOR MAY TERMINATE THIS CONTRACT FOR ANY REASON UPON GIVING THE DIRECTOR OF PURCHASING 30 DAYS WRITTEN NOTICE. UNLESS SPECIFIC PROVISIONS ARE STIPULATED ELSEWHERE IN THIS CONTRACT DOCUMENT, THE TERMS, CONDITIONS AND PRICING SET HEREIN ARE FIRM FOR THE LIFE OF THE CONTRACT.						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE <i>C. Greg Sells</i>	TELEPHONE 304 346 0441	DATE Sept. 1, 2011
TITLE Member	FEIN 55-0486667	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ INSERT NAME AND ADDRESS IN SPACE ABOVE I AREF ID 'VENDOR'

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OUR MISSION STATEMENT

“Our mission is to provide specialized and technologically advanced services to help our clients succeed, while providing our people the environment to fulfill their personal and professional goals.”





AF Center •101 Washington Street, East
Charleston, West Virginia 25301
TEL: 304.346.0441
FAX: 304.346.8333

155 East Broad Street, Suite 2100
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Steven S. Robey, CPA, CVA
Jack Rossi, CPA
Gary Swingle, CPA
Bill McKee, CPA, CFP
G. Lane Ellis, CPA, CISA, CVA
C. Greg Gibbs, CPA
Keith Hutcheson, CPA
Chris Joseph, CPA, CISA
David D. Hill, CPA
John Guido, CPA

Susan Barber, CPA
Marie Castro, CPA
Rod Hardy, CPA
Harry C. Harless, CPA
Chris Nice, CPA, CISA
Mark Pendleton, CPA
Keith Morgan, CCP, CISA,
CISSP, FHFMA

August 31, 2011

Ms. Roberta Wagner
Purchasing Division
2019 Washington Street, East
P.O. Box 50130
Charleston, West Virginia 25305

Re: RFQ BHS12026

Dear Ms. Wagner:

We appreciate the opportunity to submit this proposal to you to provide professional services to Welch Community Hospital, William R. Sharpe, Jr. Hospital and Mildred Mitchell-Bateman Hospital.

Our responses to RFQ BHS12026 are presented in the following pages. We would, however, like to summarize several key reasons why Arnett & Foster, P.L.L.C. should be engaged as the Hospitals' accounting and consulting firm.

First, we meet all of the mandatory requirements.

Second, we have experience working with these Hospitals.

Our health care staff has extensive experience in serving the state-operated health care facilities. As a result of the compilation and general accounting services that we have provided to the State Hospitals over the years we have become well acquainted with the accounting systems utilized by each facility. We have completed or reviewed numerous Medicare/Medicaid cost reports for all state-operated facilities. Medicaid disproportionate share funding is significant and critical to the funding of the Hospitals operations. We have extensive experience with DSH programs for state hospitals.



Third, we have the resources and experience of a national firm with the personal touch of a local firm.

In addition to being the largest firm in West Virginia with a specialized health care auditing and consulting group, we are also affiliated with the 5th largest accounting firm in the country, RSM McGladrey and Pullen. Through our "alliance" agreement, we work closely with RSM McGladrey's health care staff on special projects and consult with them when needed. Through our network, we have access to the resources of more than 80 offices throughout the United States. RSM McGladrey serves over 300 hospitals nationally.

Extension of Bid Terms to other Political Subdivisions

We do not wish to extend the terms of this proposal to other political subdivisions.

Finally, and most importantly, we offer value.

As a provider of health care services and a State entity, we realize that you must analyze the cost-benefit of all goods and services you purchase. Since we only utilize professionals with extensive health care experience, the disruption to your staff will be minimized.

We believe the price outlined in our proposal is fair and reasonable considering the financial and management complexities abundant in acute care and psych hospitals. We also believe it is important that approximately 41 percent of all hours provided have been provided by managers and partners, our most experienced professionals, making the proposed fees even more cost effective.

Thanks to WVDHHR and the State of West Virginia for allowing us to submit this proposal. Please call if you have any questions regarding this cost proposal.

Sincerely,



Greg Gibbs, P.L.L.C. Member



CGG/afp

gfr/03005-0001/comp/cost report/
wvdhhr -rfq bhs12026 prop/11/9-30





SECTION ONE Mandatory Requirements

Following is our responses to the Vendor Mandatory requirements and reference to support for the response.

VENDOR EXPERIENCE: MANDATORY	Response Yes/No	Reference to Support
• Be an established Certified Public Accounting Firm with ten (10) years experience and registered with the State of West Virginia.	Yes	Page 4
• Have at least five (5) years healthcare consulting experience.	Yes	Page 5
• Have at least three (3) years experience in 339 reporting.	Yes	Page 5
• Have at least five (5) years experience Health Care Authority (HCA) reporting, including quarterly CBM-9 reports.	Yes	Page 5
• Have at least five (5) years experience in reimbursement regulation research.	Yes	Page 5
• Have at east five (5) years experience related to rate regulation.	Yes	Page 5

Recent Example of Qualifications

We have notified Welch Community Hospital the last two years of their requirement to submit a Low Volume adjustment request to Medicare to qualify for additional reimbursement of approximately \$500,000 annually. The current vendor nor any other consultant addressed this requirement.





SECTION TWO Vendor Information

The Partnership of Arnett & Foster, P.L.L.C. (A&F) began business in October, 1967 in Charleston, West Virginia and is the successor of the proprietorship organized in 1950 by deceased partner James M. Arnett. The Firm has enjoyed substantial growth since its organization and maintains a position of dignity and responsibility in the business community. As of October 1, 1996, Arnett & Foster, P.L.L.C. became a Professional Limited Liability Company with all designations of "Partner" changing to "Member". Based on our 40 plus years of conducting business in the State of West Virginia we satisfy the requirement of being an established CPA firm, registered in the State of West Virginia, with at least 10 years of experience. See the "Cost Proposal" section of our proposal for a copy of our WV "business registration certificate".

Size and Organizational Structure of the Firm

Arnett & Foster, P.L.L.C. has offices in Charleston and Lewisburg, West Virginia and Columbus, Ohio. The majority of our staff are located in our Charleston office. An analysis of our complete staff is as follows:

- 17 Members
- 1 Technical Reviewer
- 8 Senior Managers
- 6 Managers
- 16 Supervisors
- 15 Senior Associates
- 12 Associates
- 2 Paraprofessionals
- 17 Support Staff
- 94 total staff including 42 CPA's**

The members of Arnett & Foster, P.L.L.C. are as follows:

- ◆ Steven S. Robey, Presiding Member
- ◆ Jack Rossi, General Services Member
- ◆ Gary L. Swingle, Tax Services Member
- ◆ William H. McKee, Jr., Tax Services Member
- ◆ Greg Gibbs, Health Care Services Member
- ◆ Lane Ellis, Jr., Consulting Services Member
- ◆ David D. Hill, Executive Director, Member
- ◆ Keith Hutcheson, Health Care Services Member
- ◆ Chris Joseph, Consulting Services Member
- ◆ John M. Guido, General Services Member
- ◆ Keith Morgan, Consulting Services Member
- ◆ Marie Castro, Health Care Services Member
- ◆ Rod Hardy, Health Care Services Member
- ◆ Skip Harless, Tax Services Member
- ◆ Mark Pendleton, Tax Services Member
- ◆ Susan Barber, General Services Member

Our practice is divided into the following practice groups:

- ❖ Accounting and Auditing Services
- ❖ Financial Institutions Services
- ❖ Consulting Services
- ❖ Health Care Services
- ❖ Tax Services





SECTION THREE Project Experience

Arnett & Foster, P.L.L.C. is one of the most highly recognized health care consulting firms in the State of West Virginia. We have achieved this status through a commitment of the firm's resources to health care. We provide our health care clients with a unique mix of services including auditing, reimbursement consulting (Medicare and Medicaid), regulatory assistance, computer consulting, and tax services. Our healthcare consulting services, as they relate to Medicare and Medicaid cost reporting, began in 1985. The healthcare consulting services were then expanded in 1990 to add expertise in the area of West Virginia Healthcare Authority (HCA) rate regulation. This experience satisfies the requirement that the successful vendor has at least: 5 years of healthcare consulting experience, 3 years of CMS 339 reporting experience and 5 years of HCA reporting / rate regulation experience.

Our health care client base continues to grow because of our reputation and the results of the services we provide. Our reputation and quality work have resulted in expansion of our services to Ohio, Pennsylvania, New York, Maryland, Virginia, Georgia, Iowa, Kentucky, and Minnesota. However, our primary market area is West Virginia and our primary client base is hospitals. The experience gained from our wide variety of diversified health care clients will benefit the Hospitals. The types of health care clients served include:

- Hospitals
- Hospitals with hospital-based long-term care units
- Psychiatric hospitals and psychiatric units
- Clinics and large physician groups
- Emergency care centers
- State Department of Health and Human Resources

- Federal government
- Physicians
- Skilled nursing facilities
- Intermediate care facilities
- Continuing care retirement centers
- Home health agencies

Key Point: Our experience is diverse enough that we can handle any fiscal situation with which the Hospitals may need assistance.

The following is a listing of experience qualifications relating to the services specifically requested in your request for proposal:

State Operated Health Care Entities

We have provided services to State operated hospitals and State operated long-term care facilities for over 15 years. These include Mildred Mitchell-Bateman Hospital, Welch Emergency Hospital, William J. Sharpe, Jr. Hospital, WV Rehab Hospital, Lakin State Hospital, and others. We have a thorough understanding of the State's accounting systems, budgetary process, and policies and procedures. Our experience will result in maximum efficiency in completing the task we are requested to perform.

Key Point: We have significant experience with the state operated facilities that no other CPA firm can match.

Medicare Cost Reporting

We prepare over 100 Medicare cost reports annually. We have assembled the most experienced staff of reimbursement specialists available. Included in our staff are individuals with past Medicare fiscal intermediary audit experience.



Our current healthcare consulting team has an average of 17 years of Medicare & Medicaid cost report preparation experience.

Key Point: We have prepared cost reports for the state operated facilities for the last sixteen years and have worked closely with Medicare and Medicaid intermediaries to maximize reimbursement while ensuring integrity in the financial and statistical data used.

Health Care Authority (HCA)

We have a thorough understanding of HCA reporting requirements and rate regulatory issues. Annually, we prepare approximately 15 HCA Uniform Reports and prepare or assist in preparing 5 to 10 rate applications. We also prepare, and/or review, the quarterly CBM-9 reports for several hospitals. Additionally, we participate in many rate hearings, working in conjunction with hospital legal counsel.

Key Point: Our experience in this area will ensure the Hospitals stay in compliance with all applicable state regulations.

Appeal of Reimbursement Issues

We have successfully filed appeals with the Provider Reimbursement Review board and currently have appeals of reimbursement related issues pending. Our appeals and reopening of prior year cost reports have resulted in significant improvement to third party revenues.

Key Point: The Hospitals have many unique reimbursement issues, such as Medicare and Medicaid DSH, that are not always properly understood by the intermediaries. Appeals may be necessary in the future and we can ensure they are properly handled.

West Virginia Disproportionate Share Calculation (DSH)

A substantial amount of the Hospital's funding comes from Medicaid disproportionate share payments. Arnett & Foster, P.L.L.C.'s reimbursement staff have a detailed understanding of Federal regulations and the State Plan provisions relating to disproportionate share payments. We have performed these calculations for all qualifying state hospitals in the past and

have assembled documentation to support the amounts claimed for future Federal audit purposes.

We also understand the interrelationship between each hospital's Medicaid utilization and the effect that changes in Medicaid utilization can have on the State's overall Federal Matching pool of DSH funds. We can provide advice on how changes in patient services, changes in the number of beds per facility, etc. can affect the Federal Matching dollars that the State of WV currently receives. We realize that changes in operations at the state-owned hospitals not only effect the DSH payment received by these hospitals but can also have a significant domino effect on the Federal matching funds received by the entire State of WV.

Key Point: We are the only firm that has actually performed those calculations, which are very critical to the Hospitals' revenues. Our calculations have been reviewed by Federal and state auditors.

Medicare Disproportionate Share Calculation (DSH)

Acute care hospitals can benefit from the additional payments that the Medicare program will provide to hospitals that experience a large Medicare Part A inpatient population combined with a relatively large Medicaid inpatient population. The patient volume factors that influence the Medicare DSH payment must be reviewed periodically to ensure that a hospital is receiving its fair share of Medicare DSH payments. Arnett & Foster PLLC has partnered with Passport Health Communications, Inc. to assist several hospitals in increasing their Medicare DSH reimbursement. Passport Health provides Medicaid eligibility information that is readily accepted by the local Medicare intermediary.

Key Point: We are well-versed in the specifics of the Medicare DSH payment regulations. We can provide the means to increase a hospital's Medicare DSH payments and, more importantly, we can provide the documentation to the Medicare intermediary to support an increase in Medicare DSH payments.



Feasibility Studies

Because of our experience and understanding of health care, we regularly perform feasibility studies for health care providers. Examples of feasibility studies completed include bond refinancing, new medical services, new hospitals, union wage negotiations, and rural health clinics.

Key Point: Accurate and reliable financial feasibility studies are necessary to make management decisions about new services or ventures. With our background and knowledge of the Hospitals, experience with financial projections, and understanding of reimbursement issues, we can provide management the information they need.

Hospital Based Physicians

Hospital/physician relationships have changed much over the past five years. Arnett & Foster, P.L.L.C. has considerable experience reviewing and analyzing physician contracts and employment agreements. The structure of these arrangements has a direct bearing on the amount of thorough understanding of the Medicare Part B program, Medicare reimbursement under the RBRVS methodology, proper coding of procedures and proper billing practices.

Key Point: Our experience will help ensure that physician services are properly structured and revenues maximized.

Revenue Cycle

With changes in recent years to the Medicare cost report reimbursement methodology for psychiatric services, as well as the expansion in the number of Diagnostic Related Groups (DRG's) for payment of acute services, correct coding and billing now occupies a larger role in the overall reimbursement scheme than it did even four to five years ago. We have assembled a revenue cycle team that has experience in all phases of the revenue cycle process. Our revenue cycle experience includes charge master reviews, assistance with coding, regulatory compliance review and "complete on-site revenue cycle reviews" which encompass the admission process thru billing & collection.

Key Point: Our knowledge of Medicare and WV Medicaid billing processes, coupled with our team of personnel who are well-versed in all aspects of the revenue cycle, makes us uniquely qualified to assist in ensuring that each hospital receives the appropriate payment for patient services rendered.





SECTION FOUR References

Following is a list of references for which we have asked permission to use their name:

- Angie Swearingen, Chief Financial Officer, St. Mary's Hospital Phone: (304) 526-1270
Services performed include audit, cost reports, HCA filings and consulting services.
- Dodie Arbogast, Chief Financial Officer, Stonewall Jackson Memorial Hospital
Phone: (304) 269-8059
Services performed include audit, cost reports, HCA filings and consulting services.
- Beth Boyd, Director of Accounting, Thomas Memorial Hospital
Phone: (304) 766-3537
Services performed include cost reports and consulting services.
- Sondra Love, Controller, Winchester Medical Center
Phone: (540) 536-2747
Services performed include annual audit and various consulting.
- Dora Douglas, CFO, Summersville Memorial Hospital
Phone (304) 872-8571
Services performed include audit, cost reports, HCA filings and consulting services.
- Frank Sinicrope, Chief Financial Officer, Princeton Community Hospital
Phone: (304) 487- 7263
Services include audit, cost reports, HCA filings and consulting services.
- Doug Bentz, Roane General Hospital
Phone: (304) 927-6200
Services include annual audit, cost reports, HCA filings and consulting services.





SECTION FIVE Project Liaison, Staffing and Qualifications

Arnett & Foster, P.L.L.C. utilizes the client-member concept for all engagements. Under this concept, the client-member has the ultimate responsibility for the engagement. **Greg Gibbs, CPA** has been designated as client-member and he will have the following major responsibilities:

- Acting as primary contact at Arnett & Foster, P.L.L.C. for the Hospital and related entities to assure an open and effective channel of communication at all times.
- Determining the final content of the accountant's reports and ascertaining compliance with Firm and professional standards.
- Director, controlling, and supervising the efforts of all personnel assigned to the engagements.
- Offering assistance in the solution of technical or sensitive problem areas encountered during the performance of the audits.
- Reviewing all working papers, cost reports, financial statements, and other reports to be issued.

Mr. Gibbs will also be assisted by other members of our staff having accounting, reimbursement and health care experience.

The following is a listing of the other key personnel to be assigned to the engagements.

Individual	Classification	Responsibility
Keith Hutcheson	Member	Responsible for technical reviews in the completion of the Medicare and Medicaid Cost Reports.
Rod Hardy	Member	Responsible for technical reviews in the completion of the Medicare and Medicaid Cost Reports
Chris Joseph	Member	Responsible for providing accounting systems software support and training.
Chad Wright	Supervisor	Responsible for assistance with completion of Medicare and Medicaid Cost Reports.
Jill Newberry	Senior Manager	Responsible for providing support for all phases of the revenue cycle including assistance with Medicare billing and coding

These individuals listed as key personnel have experience, at Welch Emergency Hospital, Mildred Mitchell-Bateman Hospital and William J. Sharpe, Jr. Hospital from previous work we performed. This continuity in staff is of great benefit to the Hospitals since it limits training time for any learning curve that is typical with a new client





SECTION SIX Proposed Cost

CONSIDERATIONS FOR DETERMINATION OF HOURLY RATE

The hourly rate submitted by Arnett & Foster, P.L.L.C. for RFQ #BHS12026 is \$95.00. During the course of evaluating the Arnett & Foster, P.L.L.C. bid, it is important for the State of WV Purchasing Division to be aware of the factors that we considered in arriving at this hourly rate.

UTILIZATION OF RESOURCES

All of the work requires an understanding of the unique accounting systems utilized by the State hospitals. In addition, the third-party payment issues related to WV Medicaid and the Federal Medicare program call for the use of specialized personnel with several years of experience working with Medicaid and Medicare reimbursement. For these reasons noted, Arnett & Foster, P.L.L.C. has historically utilized personnel who possess a significant level of healthcare experience in order to fulfill the mandatory requirements outlined in the contract.

The following summary is presented to illustrate the experience level of the personnel that have been utilized in recent years.

<u>Employee Title</u>	<u>% of Hours (historically) Dedicated to the State Hospital Contract</u>
Member / Manager	41%
Supervisor / Senior	40%
Associate (staff)	19%

Please note that the experience "mix" noted above has been utilized by Arnett & Foster, P.L.L.C. in arriving at the \$95.00 hourly rate submitted with this RFQ. We wish to emphasize that the mandatory requirements outlined in the RFQ cannot be performed by entry-level personnel or by personnel who do not possess specialized governmental third-party knowledge.

KEY POINT: Any comparisons made of the hourly rate submitted by the various vendors, to this RFQ, must consider the compliment of personnel that the vendor has "factored" into their submitted rate.



TRAVEL AND ADMINISTRATIVE EXPENSES

Page #9 RFQ BHS12026 dated August 17, 2011 state that separate reimbursement will not be made for travel and administrative expenses. Each vendor is required to note if their submitted hourly rate includes travel expenses.

Our \$95.00 hourly rate does not include any travel or administrative expenses. Arnett & Foster, P.L.L.C. has historically never billed any out-of-pocket expenses to the State in conjunction with the State Hospital contract nor has our hourly rate included a provision for travel-related expenses.





SECTION SEVEN License Requirements

WEST VIRGINIA STATE TAX DEPARTMENT BUSINESS REGISTRATION CERTIFICATE

ISSUED TO:
ARNETT & FOSTER P L L C
DBA ARNETT & FOSTER
101 WASHINGTON ST E
CHARLESTON, WV 25301-1516

BUSINESS REGISTRATION ACCOUNT NUMBER: 1035-2299

This certificate is issued on: 06/9/2010

*This certificate is issued by
the West Virginia State Tax Commissioner
in accordance with W.Va. Code § 11-12.*

*The person or organization identified on this certificate is registered
to conduct business in the State of West Virginia at the location above.*

This certificate is not transferrable and must be displayed at the location for which issued.

This certificate shall be permanent until cessation of the business for which the certificate of registration was granted or until it is suspended, revoked or cancelled by the Tax Commissioner.

Change in name or change of location shall be considered a cessation of the business and a new certificate shall be required.

TRAVELING/STREET VENDORS: Must carry a copy of this certificate in every vehicle operated by them
CONTRACTORS, DRILLING OPERATORS, TIMBER/LOGGING OPERATIONS: Must have a copy of this certificate displayed at every job site within West Virginia.

atl006 v. 1
L1044585216





West Virginia Board of Accountancy
100 Capitol Square, Room 1100
Charleston, WV 25301
(304) 558-3557



Your fee has been received for renewal of your firm permit. This registration may be detached from the perforation at left and used until the date indicated.

Any errors in the attached information should be reported to the Board office at 304/558-3557

The entry listed below was issued a
FIRM PERMIT
for the period beginning
July 1, 2011 through June 30, 2012

F0100A
ARNETT & FOSTER PLLC
PO BOX 2629
CHARLESTON WV 25329-2629

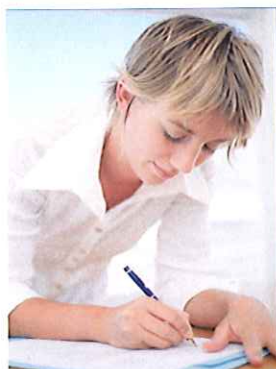
[Signature]
Board President

[Signature]
Executive Director

[Signature]
Board President

[Signature]
Executive Director





SECTION EIGHT Purchasing Affidavit

RFQ No. BHS 12026

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

West Virginia Code §5A-3-10a states: No contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and the debt owed is an amount greater than one thousand dollars in the aggregate.

DEFINITIONS:

"Debt" means any assessment, premium, penalty, fine, tax or other amount of money owed to the state or any of its political subdivisions because of a judgment, fine, permit violation, license assessment, defaulted workers' compensation premium, penalty or other assessment presently delinquent or due and required to be paid to the state or any of its political subdivisions, including any interest or additional penalties accrued thereon.

"Debtor" means any individual, corporation, partnership, association, limited liability company or any other form or business association owing a debt to the state or any of its political subdivisions. "Political subdivision" means any county commission; municipality, county board of education; any instrumentality established by a county or municipality, any separate corporation or instrumentality established by one or more counties or municipalities, as permitted by law, or any public body charged by law with the performance of a government function or whose jurisdiction is coextensive with one or more counties or municipalities. "Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceeds five percent of the total contract amount.

EXCEPTION: The prohibition of this section does not apply where a vendor has contested any tax administered pursuant to chapter eleven of this code, workers' compensation premium, permit fee or environmental fee or assessment and the matter has not become final or where the vendor has entered into a payment plan or agreement and the vendor is not in default of any of the provisions of such plan or agreement.

Under penalty of law for false swearing (*West Virginia Code §61-5-3*), it is hereby certified that the vendor affirms and acknowledges the information in this affidavit and is in compliance with the requirements as stated.

WITNESS THE FOLLOWING SIGNATURE

Vendor's Name: Arnett & Foster CPAs

Authorized Signature: C. Greg Sulits Date: 9/1/2011

State of WV

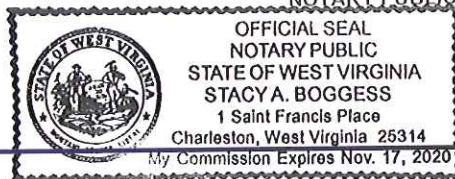
County of Kanawha, to-wit

Taken, subscribed, and sworn to before me this 1st day of September, 2011

My Commission expires 11/17, 2020

AFFIX SEAL HERE

NOTARY PUBLIC



Stacy A. Boggress





SECTION NINE Addendums





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

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ADDRESS CORRESPONDENCE TO ATTENTION OF:
ROBERTA WAGNER
304-558-0067

V E N D O R
*709041713 304-346-0441
ARNETT & FOSTER PLLC
PO BOX 2629
CHARLESTON WV 25329

S H I P T O
VARIOUS AGENCY LOCALES
AS INDICATED BELOW

DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
08/17/2011				
BID OPENING DATE: 09/01/2011		BID OPENING TIME 01:30PM		

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
ADDENDUM NO. 1						
1. QUESTIONS AND ANSWERS ARE ATTACHED.						
2. ADDENDUM ACKNOWLEDGEMENT IS ATTACHED. THIS DOCUMENT SHOULD BE SIGNED AND RETURNED WITH YOUR BID. FAILURE TO SIGN AND RETURN MAY RESULT IN DISQUALIFICATION OF YOUR BID.						
EXHIBIT 10						
REQUISITION NO.: BHS12026						
ADDENDUM ACKNOWLEDGEMENT						
I HEREBY ACKNOWLEDGE RECEIPT OF THE FOLLOWING CHECKED ADDENDUM(S) AND HAVE MADE THE NECESSARY REVISIONS TO MY PROPOSAL, PLANS AND/OR SPECIFICATION, ETC.						
ADDENDUM NO.'S:						
NO. 1 . . . <input checked="" type="checkbox"/> . . .						
NO. 2						
NO. 3						
NO. 4						
NO. 5						
I UNDERSTAND THAT FAILURE TO CONFIRM THE RECEIPT OF THE ADDENDUM(S) MAY BE CAUSE FOR REJECTION OF BIDS.						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE	<i>C. Suey Gibbs</i>	TELEPHONE	304 346 0441	DATE	9/1/2011
TITLE	Member	FEIN	55-0486667	ADDRESS CHANGES TO BE NOTED ABOVE	

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'



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RFQ NUMBER
 BHS12026

PAGE
 2

ADDRESS CORRESPONDENCE TO ATTENTION OF:
 ROBERTA WAGNER
 304-558-0067

VENDOR

*709041713 304-346-0441
 ARNETT & FOSTER PLLC
 PO BOX 2629
 CHARLESTON WV 25329

SHIP TO

VARIOUS AGENCY LOCALES
 AS INDICATED BELOW

DATE PRINTED 08/17/2011	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
----------------------------	---------------	----------	--------	---------------

BID OPENING DATE: 09/01/2011 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
<p>VENDOR MUST CLEARLY 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.</p> <p style="text-align: center;"> <i>C. Greg Silks</i> SIGNATURE <i>Arnett & Foster CPAs</i> COMPANY <i>Sept. 1, 2011</i> DATE </p> <p>NOTE: THIS ADDENDUM ACKNOWLEDGEMENT SHOULD BE SUBMITTED WITH THE BID.</p> <p>REV. 09/21/2009</p> <p style="text-align: center;">END OF ADDENDUM NO. 1</p>						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE _____ TELEPHONE _____ DATE _____

TITLE _____ FEIN _____ ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

ADDENDUM**BHS12026**

1. Question: Is there an anticipated start date for the new contract?

Answer: Yes, October 1, 2011

2. Question: Want to confirm that there is no pre bid conference.

Answer: Correct, there is no pre bid conference.



SECTION TEN Vendor Preference Certificate

Request for Quotation

RFQ # BHS 12026

Rev 09/08

12

State of West Virginia
VENDOR PREFERENCE CERTIFICATE

Certification and application* is hereby made for Preference in accordance with *West Virginia Code*, §5A-3-37 (Does not apply to construction contracts). *West Virginia Code*, §5A-3-37, provides an opportunity for qualifying vendors to request (at the time of bid) preference for their residency status. Such preference is an evaluation method only and will be applied only to the cost bid in accordance with the *West Virginia Code*. This certificate for application is to be used to request such preference. The Purchasing Division will make the determination of the Resident Vendor Preference, if applicable.

1. **Application is made for 2.5% resident vendor preference for the reason checked:**
 Bidder is an individual resident vendor and has resided continuously in West Virginia for four (4) years immediately preceding the date of this certification; **or**,
 Bidder is a partnership, association or corporation resident vendor and has maintained its headquarters or principal place of business continuously in West Virginia for four (4) years immediately preceding the date of this certification, or 80% of the ownership interest of Bidder is held by another individual, partnership, association or corporation resident vendor who has maintained its headquarters or principal place of business continuously in West Virginia for four (4) years immediately preceding the date of this certification; **or**,
 Bidder is a nonresident vendor which has an affiliate or subsidiary which employs a minimum of one hundred state residents and which has maintained its headquarters or principal place of business within West Virginia continuously for the four (4) years immediately preceding the date of this certification; **or**,
2. **Application is made for 2.5% resident vendor preference for the reason checked:**
 Bidder is a resident vendor who certifies that, during the life of the contract, on average at least 75% of the employees working on the project being bid are residents of West Virginia who have resided in the state continuously for the two years immediately preceding submission of this bid; **or**,
3. **Application is made for 2.5% resident vendor preference for the reason checked:**
 Bidder is a nonresident vendor employing a minimum of one hundred state residents or is a nonresident vendor with an affiliate or subsidiary which maintains its headquarters or principal place of business within West Virginia employing a minimum of one hundred state residents who certifies that, during the life of the contract, on average at least 75% of the employees or Bidder's affiliate's or subsidiary's employees are residents of West Virginia who have resided in the state continuously for the two years immediately preceding submission of this bid; **or**,
4. **Application is made for 5% resident vendor preference for the reason checked:**
 Bidder meets either the requirement of both subdivisions (1) and (2) or subdivision (1) and (3) as stated above. **or**,
5. **Application is made for 3.5% resident vendor preference who is a veteran for the reason checked:**
 Bidder is an individual resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard and has resided in West Virginia continuously for the four years immediately preceding the date on which the bid is submitted; **or**,
6. **Application is made for 3.5% resident vendor preference who is a veteran for the reason checked:**
 Bidder is a resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard, if, for purposes of producing or distributing the commodities or completing the project which is the subject of the vendor's bid and continuously over the entire term of the project, on average at least seventy-five percent of the vendor's employees are residents of West Virginia who have resided in the state continuously for the two immediately preceding years.

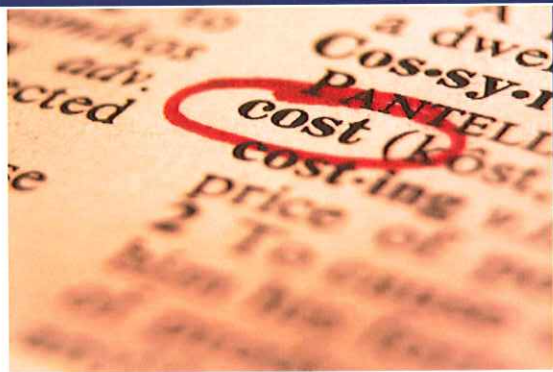
Bidder understands if the Secretary of Revenue determines that a Bidder receiving preference has failed to continue to meet the requirements for such preference, the Secretary may order the Director of Purchasing to: (a) reject the bid; or (b) assess a penalty against such Bidder in an amount not to exceed 5% of the bid amount and that such penalty will be paid to the contracting agency or deducted from any unpaid balance on the contract or purchase order.

By submission of this certificate, Bidder agrees to disclose any reasonably requested information to the Purchasing Division and authorizes the Department of Revenue to disclose to the Director of Purchasing appropriate information verifying that Bidder has paid the required business taxes, provided that such information does not contain the amounts of taxes paid nor any other information deemed by the Tax Commissioner to be confidential

Under penalty of law for false swearing (*West Virginia Code*, §61-5-3), Bidder hereby certifies that this certificate is true and accurate in all respects; and that if a contract is issued to Bidder and if anything contained within this certificate changes during the term of the contract, Bidder will notify the Purchasing Division in writing immediately.

Bidder: Arnett & Foster, CPAs Signed: C. Greg Gibbs
 Date: Sept. 1, 2011 Title: Member

*Check any combination of preference consideration(s) indicated above, which you are entitled to receive



SECTION ELEVEN BID COST SHEET

WV-35A (Rev. 01/01/07)

STATE OF WEST VIRGINIA
PURCHASE CONTINUATION SHEET

Vendor: _____

Buyer: RW22	Page:	Requisition or P.O. No.: BHS12026
Spending Unit:		VARIOUS LOCATIONS

BID COST SHEET

ALL INCLUSIVE HOURLY RATE: \$ 95 X 3350 (estimated number of hours for all facilities requiring services listed herein)

GRAND TOTAL: \$ 318,250 (based on estimated hours for evaluation purposes)

Arnett & Foster, CPAs
COMPANY NAME

C. Greg Mills
SIGNATURE

Sept. 1, 2011
DATE



SECTION TWELVE INSURANCE INFORMATION

DECLARATIONS
ACCOUNTANTS PROFESSIONAL LIABILITY POLICY

PRODUCER	BRANCH	PREFIX	POLICY NUMBER
003613	970	APL	128570554

INSURANCE IS PROVIDED BY
CONTINENTAL CASUALTY COMPANY
CNA PLAZA, CHICAGO, IL 60685
A STOCK INSURANCE COMPANY
REFERRED TO AS WE, US, OR OUR.

1. Named Insured and Mailing Address

Arnett & Foster, PLLC
P.O. Box 2629
Charleston, WV 25329-2629

* * * NOTICE * * * * *

THIS IS A CLAIMS-MADE POLICY AND COVERS
ONLY CLAIMS FIRST MADE AGAINST THE INSURED
DURING THE POLICY PERIOD. PLEASE READ
THIS POLICY CAREFULLY AND DISCUSS THE
COVERAGE WITH YOUR INSURANCE AGENT.

2. POLICY PERIOD: FROM: 10/01/10 TO: 10/01/11 at 12:01 A.M. Standard time at your address shown above.

3. PRIOR ACTS DATE: NO PRIOR ACTS DATE LIMITATION APPLIES

4. \$200,000 PROFESSIONAL LIABILITY PER CLAIM/AGGREGATE DEDUCTIBLE

5. LIMITS OF LIABILITY: (INCLUDES CLAIM EXPENSES UNLESS AMENDED BY ENDORSEMENT)

\$10,000,000 PER CLAIM
\$10,000,000 AGGREGATE

6. FOR NON-RENEWAL : 60 days notice will be given you in accordance with policy conditions.

7. PRINTED ENDORSEMENTS ATTACHED AT POLICY ISSUANCE INCLUDE:

G-127136-A(1/08) Policy	G-127151-A Prior Acts Date - Predecessor
G-127137-A(5/00) Declarations Page	GSL7660XX Broad-Form-Bridge Endorsement
G-127157-A(6/97) Nuclear Energy & Pollution Excl.	
G-127164-A47(6/97) Amend. Termination Provisions - WV	
G-141584-A(6/03) Policyholder Notice	
G300201-A(10/05) WV Civil Justice Reform	
G300202A(10/05) WV Surcharge	
GSL2656XX(5/08) Network Risk & Privacy Claim	
G-127139-A Excl Named Individuals or Entities	

8.	\$176,942.00	ANNUAL PREMIUM
	\$973.18	STATE SURCHARGE
	\$177,915.18	TOTAL PREMIUM

THIS POLICY IS NOT VALID UNTIL SIGNED BY OUR AUTHORIZED REPRESENTATIVE.



Authorized Representative



WESTFIELD
INSURANCE
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BUSINESS OWNERS

33

POLICY

AMENDED DECLARATIONS

COMPANY PROVIDING COVERAGE

WESTFIELD INSURANCE COMPANY

ITEM #1 NAMED INSURED & MAILING ADDRESS

AGENCY

47-05077

PROD.

000

ARNETT & FOSTER, PLLC
101 WASHINGTON ST E
PO BOX 2629
CHARLESTON WV 25329

FERRELL & HILL INS AGCY LLC
PO BOX 277
MADISON WV 25130-0277
TELEPHONE 304-369-1111

Policy Number: BOP 3 056 812

WIC ACCOUNT NUMBER: 4701245703

A

Policy Period From 07/01/11 To 07/01/12

at 12:01 A.M. Standard Time at your mailing address shown above.

Effective 07/01/11 This amended declarations changes this policy and supersedes all other declarations issued during this policy period

Business: CPA FIRM

Named Insured is: A PLLC

In return for the payment of the premium, and subject to all terms of this policy, we agree with you to provide the insurance as stated in this policy.

Endorsement Addl. Premium

\$0.00

Addl. Terrorism Premium

\$0.00

Total Additional Premium

\$0.00

SCHEDULE OF DESCRIBED PREMISES

Loc.	Bldg.	Address, City & State	Construction	Occupancy
001	001	200 WASHINGTON ST. LEWISBURG WV 24901	Masonry Non-Combustible	Office
002	001	101 WASHINGTON ST E CHARLESTON WV 25301	Masonry Non-Combustible	Office
003	001	1545 HANSFORD ST CHARLESTON WV 25311	Masonry Non-Combustible	Office
004	001	155 E BROAD ST STE 2100 COLUMBUS OH 43215	Masonry Non-Combustible	Office

PROPERTY COVERAGES

Loc.	Bldg.	Coverage	Limits of Insurance
001	001	Business Income & Extra Expense	Actual Loss Sustained
001	001	Business Personal Property	\$8,000
002	001	Business Income & Extra Expense	Actual Loss Sustained
002	001	Business Personal Property	\$1,566,000
003	001	Business Income & Extra Expense	Actual Loss Sustained
003	001	Business Personal Property	\$20,000
004	001	Business Income & Extra Expense	Actual Loss Sustained
004	001	Business Personal Property	\$40,000

LIABILITY AND MEDICAL PAYMENTS

BUSINESS LIABILITY	Limits of Insurance
Each Occurrence Limit	\$1,000,000
General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000
Personal & Advertising Injury Limit(Per Person or Organization)	\$1,000,000
Medical Expenses Each Person	\$10,000
Damage to Premises Rented To You Limit(Any One Premises)	\$100,000

Each paid claim for the above coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Businessowners Coverage Form and any attached endorsements.

OPTIONAL COVERAGES

Loc.	Bldg.	Coverage	Limits of Insurance
ALL	ALL	Terrorism Insurance Coverage	
ALL	ALL	Business Income (Extended) Extended Period of Indemnity	Number of Days 30
ALL	ALL	Business Income - Ordinary Payroll	



WESTFIELD
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101 WASHINGTON ST E
PO BOX 2629
CHARLESTON WV 25329

FERRELL & HILL INS AGCY LLC
PO BOX 277
MADISON WV 25130-0277
TELEPHONE 304-369-1111

Policy Number: BOP 3 056 812

WIC ACCOUNT NUMBER: 4701245703

A

OPTIONAL COVERAGES

Loc.	Bldg.	Coverage Period	Limits of Insurance
ALL	ALL	Electronic Data	60 \$10,000
ALL	ALL	Employee Benefits Liability	
<p>This insurance contains claims-made coverage. Except as may be otherwise provided herein, specified coverages of this insurance are limited generally to liability for injuries for which claims are first made against the insured while the insurance is in force. Please read and review the insurance carefully and discuss the coverage with your agent.</p>			
		Each Employee Limit	\$1,000,000
		Aggregate Limit	\$1,000,000
		Retroactive Date: 07/01/1998	
<p>This insurance does not apply to any Negligent Acts, Errors or Omissions which occurred before the Retroactive date if any shown above.</p>			
ALL	ALL	Employee Dishonesty	\$10,000
ALL	ALL	Forgery and Alteration	\$10,000
ALL	ALL	Fire Department Service Charge	\$10,000
ALL	ALL	Hired Auto and Non-Owned Auto Liability	\$1,000,000
ALL	ALL	Interruption of Computer Operations	\$10,000
ALL	ALL	Personal Property Off Premises	\$10,000
001	001	Accounts Receivable	\$10,000
001	001	Business Income from Dependent Properties	\$5,000
001	001	Business Income and Extra Expense - Revised Period of Indemnity	12 Months
001	001	Debris Removal Additional Insurance	\$10,000
001	001	Fine Arts Coverage	\$5,000
001	001	Money and Securities - Inside Premises	\$10,000
001	001	Money and Securities - Outside Premises	\$5,000
001	001	Outdoor Property	
		Any One Occurrence	\$10,000
		Any One Tree, Shrub or Plant	\$1,000
001	001	Outdoor Signs	\$2,500
001	001	Utility Services - Direct Damage	
Covered Property:			
Building			
Utility Services:			
		Water Supply	\$10,000
		Communication Supply - Not Including Overhead Transmission Lines	\$10,000
		Power Supply - Not Including Overhead Transmission Lines	\$10,000
Covered Property:			
Business Personal Property			
Utility Services:			
		Water Supply	\$10,000
		Communication Supply - Not Including Overhead Transmission Lines	\$10,000
		Power Supply - Not Including Overhead Transmission Lines	\$10,000
001	001	Valuable Papers and Records	\$10,000
001	001	Water Back-Up and Sump Overflow	\$10,000
		Covered Property Annual Aggregate	\$5,000
		Business Income and Extra Expense Annual Aggregate	\$5,000
002	001	Accounts Receivable	\$10,000
002	001	Business Income from Dependent Properties	\$5,000
002	001	Business Income and Extra Expense - Revised Period of Indemnity	12 Months
002	001	Debris Removal Additional Insurance	\$10,000
002	001	Fine Arts Coverage	\$5,000



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PO BOX 2629
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FERRELL & HILL INS AGCY LLC
PO BOX 277
MADISON WV 25130-0277
TELEPHONE 304-369-1111

Policy Number: BOP 3 056 812

WIC ACCOUNT NUMBER: 4701245703

A

OPTIONAL COVERAGES

Loc.	Bldg.		Limits of Insurance
002	001	Money and Securities - Inside Premises	\$10,000
002	001	Money and Securities - Outside Premises	\$5,000
002	001	Outdoor Property	
		Any One Occurrence	\$10,000
		Any One Tree, Shrub or Plant	\$1,000
002	001	Outdoor Signs	\$2,500
002	001	Protective Safeguards	
		Protective Safeguards Symbol Applicable: P-1	
002	001	Utility Services - Direct Damage	
		Covered Property:	
		Building	
		Utility Services:	
		Water Supply	\$10,000
		Communication Supply - Not Including Overhead	
		Transmission Lines	\$10,000
		Power Supply - Not Including Overhead	
		Transmission Lines	\$10,000
		Covered Property:	
		Business Personal Property	
		Utility Services:	
		Water Supply	\$10,000
		Communication Supply - Not Including Overhead	
		Transmission Lines	\$10,000
		Power Supply - Not Including Overhead	
		Transmission Lines	\$10,000
002	001	Valuable Papers and Records	\$10,000
002	001	Water Back-Up and Sump Overflow	
		Covered Property Annual Aggregate	\$50,000
		Business Income and Extra Expense Annual Aggregate	\$50,000
003	001	Accounts Receivable	\$10,000
003	001	Business Income from Dependent Properties	\$5,000
003	001	Business Income and Extra Expense -	12 Months
		Revised Period of Indemnity	
003	001	Debris Removal Additional Insurance	\$10,000
003	001	Fine Arts Coverage	\$5,000
003	001	Money and Securities - Inside Premises	\$10,000
003	001	Money and Securities - Outside Premises	\$5,000
003	001	Outdoor Property	
		Any One Occurrence	\$10,000
		Any One Tree, Shrub or Plant	\$1,000
003	001	Outdoor Signs	\$2,500
003	001	Utility Services - Direct Damage	
		Covered Property:	
		Building	
		Utility Services:	
		Water Supply	\$10,000
		Communication Supply - Not Including Overhead	
		Transmission Lines	\$10,000
		Power Supply - Not Including Overhead	
		Transmission Lines	\$10,000
		Covered Property:	
		Business Personal Property	
		Utility Services:	
		Water Supply	\$10,000
		Communication Supply - Not Including Overhead	
		Transmission Lines	\$10,000
		Power Supply - Not Including Overhead	
		Transmission Lines	\$10,000
003	001	Valuable Papers and Records	\$10,000
004	001	Accounts Receivable	\$10,000



COMPANY PROVIDING COVERAGE

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PO BOX 277
MADISON WV 25130-0277
TELEPHONE 304-369-1111

Policy Number: BOP 3 056 812

WIC ACCOUNT NUMBER: 4701245703

A

OPTIONAL COVERAGES

Loc.	Bldg.	Description	Limits of Insurance
004	001	Business Income from Dependent Properties	\$5,000
004	001	Business Income and Extra Expense - Revised Period of Indemnity	12 Months
004	001	Debris Removal Additional Insurance	\$10,000
004	001	Fine Arts Coverage	\$5,000
004	001	Money and Securities - Inside Premises	\$10,000
004	001	Money and Securities - Outside Premises	\$5,000
004	001	Outdoor Property	
		Any One Occurrence	\$10,000
		Any One Tree, Shrub or Plant	\$1,000
004	001	Outdoor Signs	\$2,500
004	001	Utility Services - Direct Damage	
		Covered Property:	
		Building	
		Utility Services:	
		Water Supply	\$10,000
		Communication Supply - Not Including Overhead Transmission Lines	\$10,000
		Power Supply - Not Including Overhead Transmission Lines	\$10,000
		Covered Property:	
		Business Personal Property	
		Utility Services:	
		Water Supply	\$10,000
		Communication Supply - Not Including Overhead Transmission Lines	\$10,000
		Power Supply - Not Including Overhead Transmission Lines	\$10,000
004	001	Valuable Papers and Records	\$10,000

Only the coverages listed above are afforded

OTHER INTERESTS

Loc.	Bldg.	Description
ALL	ALL	Additional Insured - Owners, Lessees or Contractors Name of Person or Organization: THE OHIO STATE UNIVERSITY & ITS BOARD OF TRUSTEES 2650 KENNY RD COLUMBUS OH 43210
002	001	Loss Payable Clauses - Loss Payable Loss Payee (Name & Address): KONICA MINOLTA PREMIER CONTRACT # 25061612 1111 OLD EAGLE SCHOOL RD WAYNE PA 19087
004	001	Description of Property: 6 KOMIN COPIERS VALUED AT \$117,203 Additional Insured - Managers or Lessors of Premises Name of Person or Organization (Additional Insured): NC PLAZA, LLC C/O ARTHUR GOLDNER & ASSOC, INC 707 SKOKIE BLVD SUITE 100 NORTHBROOK IL 60062



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WIC ACCOUNT NUMBER: 4701245703

A

DEDUCTIBLES

Deductible is \$500
Optional Coverage/Exterior Building Glass Deductible is \$500
Employee Benefits Deductible is \$1,000 (Each Employee)
Employee Dishonesty Deductible is \$500
Money & Securities Deductible is \$500
Outdoor Signs Deductible is \$500
Loc. Bldg.
001 001 Fine Arts Coverage Deductible \$500
001 001 Water Back-Up and Sump Overflow Deductible is \$500
002 001 Fine Arts Coverage Deductible \$500
002 001 Water Back-Up and Sump Overflow Deductible is \$500
003 001 Fine Arts Coverage Deductible \$500
004 001 Fine Arts Coverage Deductible \$500

FORMS AND ENDORSEMENTS

ALC2000	01/87*	BP0137	01/06	BP0158	04/08	BP1203	01/10	BP0430	01/06
BP0402	01/06	BP0407	01/06	BP0409	01/06	BP0410	01/06	BP0417	01/10
BP0404	01/10	BP0446	01/06	BP0456	01/10	BPW0105	03/06*	BP0523	01/08
ID7004	08/10	BP0577	01/06	BPW0207	01/07	BP0003	01/10	BPW0186	03/06
BP7029	03/11	BP0453	01/10	BP0483	01/10*	BP7034	03/11	BP1405	01/10
BP0501	07/02	BP0498	01/10	BP0493	01/06	BPW0187	03/06	BPW0203	01/06
BP0450	01/06	BPW0201	03/06						

COUNTERSIGNED: Date 8/17/11
By _____
(authorized representative)



400 Quarrier Street Charleston, WV 25301-2010

WORKERS COMPENSATION AND EMPLOYERS LIABILITY POLICY

INFORMATION PAGE WC 00 00 01 (A)

RENEWAL OF POLICY NUMBER: WC10034687-07
POLICY NUMBER: WC10034687-08

INSURER: BRICKSTREET MUTUAL INSURANCE COMPANY

- 1. INSURED: ARNETT & FOSTER PLLC
PRODUCER: FERRELL & HILL INSURANCE AGENCY LLC

Insured is a(n) LLC

Other work places and identification numbers are shown in the schedule(s) attached.

- 2. The policy period is from 06/12/2011 to 06/12/2012 12:01 A.M. at the insured's mailing address.
3. A. WORKERS COMPENSATION INSURANCE: Part One of the policy applies to the Workers Compensation Law of the state(s) listed here: WEST VIRGINIA
B. EMPLOYERS LIABILITY INSURANCE: Part Two of the policy applies to work in each state listed in item 3.A. The limits of our liability under Part Two are:
Bodily Injury by Accident: \$1,000,000 Each Accident
Bodily Injury by Disease: \$1,000,000 Policy Limit
Bodily Injury by Disease: \$1,000,000 Each Employee
C. OTHER STATES INSURANCE: Part Three of the policy applies to the states, if any, listed here:
"Part Three of the policy applies to the states, if any, listed here: All states and U.S. territories except, North Dakota, Ohio, Washington, Wyoming, Puerto Rico, and the U.S. Virgin Islands, and states designated in Item 3.A. of the Information Page. "
D. This policy includes these endorsements and schedules:
SEE LIST OF ENDORSEMENTS - EXTENSION OF INFORMATION PAGE

- 4. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All required information is subject to verification and change by audit to be made in accordance with Part Five of the Policy.

DATE OF ISSUE: 06/14/2011
ISSUING OFFICE: Charleston, WV
PRODUCER: FERRELL & HILL INSURANCE AGENCY LLC



400 Quarrier Street Charleston, WV 25301-2010

**WORKERS COMPENSATION
AND
EMPLOYERS LIABILITY POLICY**

**EXTENSION OF INFORMATION PAGE - LIST OF
ADDITIONAL NAMED INSURED(S) WC 00 00 01 (A)**

**RENEWAL OF POLICY NUMBER: WC10034687-07
POLICY NUMBER: WC10034687-08**

LIST OF ADDITIONAL NAMED INSURED(S):

ARNETT & FOSTER
ARNETT & FOSTER
P O BOX 2629
CHARLESTON WV 25329-0000

A & F FINANCIAL HOLDINGS LLC

101 WASHINGTON STREET EAST
CHARLESTON WV 25301
55-0786007

A F CONSULTING LLC

101 WASHINGTON ST E
CHARLESTON WV 25301
55-0763517

**DATE OF ISSUE: 06/14/2011
ISSUING OFFICE: Charleston, WV
PRODUCER: FERRELL & HILL INSURANCE AGENCY LLC**