


NOTICE

Please note that this bid from Hause Actuarial Solutions for INS17*5 was received at the Purchasing Division office prior to the established bid opening date and time of January 18, 2017, as noted on the timestamp on the bid, but was not read aloud at the public bid opening. It has since been scanned and posted online.



Diane Holley-Brown
Assistant Purchasing Director

Actuarial Services Quotation

Actuarial Rate Review of Life and Health Related Products Filings and Consulting Services

Prepared for:

State of West Virginia
Purchasing Division

Solicitation No.: CFRQ 0704 INS1700000005

Prepared by:



7201 W. 129th Street, Suite 310
Overland Park, KS 66213
(913) 685-2200

January 17, 2017



Hause Actuarial Solutions, Inc.
7201 W. 129th Street, Suite 310
Overland Park, KS 66213

January 17, 2017

Ms. Michelle Childers
State of West Virginia
Department of Administration
Purchasing Division
2019 Washington Street E
Charleston, WV 25305

RE: CRFQ #: 0704 INS1700000005

Dear Ms. Childers,

Hause Actuarial Solutions, Inc., and its subsidiary, Hause Monnin Consulting; collectively referred to as (Hause) appreciates the state of West Virginia allowing us the opportunity to submit this Bid for providing our services (Actuarial Rate & Review Life & Health) for The West Virginia Insurance Department (WVDI).

Having current and past engagements with other state insurance departments and other governmental entities, we are keenly interested in expanding our services to further assist our regulatory partners.

Hause is ready, qualified, and prepared to serve WVDI for the services listed within this quote. We believe our bid makes clear our prior experience and technical ability on similar projects. In addition, our seasoned professionals have a depth of expertise from both the company and regulatory perspectives which will facilitate effective communication between the parties and expedite project completion. Our quote is good for 90 days from the date of bid opening.

At this time, Hause has not registered with the West Virginia Purchasing Division or the West Virginia Secretary of State. Once Hause is notified of an imminent award of contract, Hause will file the necessary paperwork and pay the corresponding fees.

We look forward to the opportunity to build a strong business relationship with the state of West Virginia. Please contact us with any questions regarding our quote.

Sincerely,
HAUSE ACTUARIAL SOLUTIONS, INC.

A handwritten signature in black ink, appearing to read "Christopher H. Hause", is written over a light blue horizontal line.

Christopher H. Hause, FSA, MAAA
President

Hause Actuarial Solutions: 7201 W. 129th St., Suite 310, Overland Park, KS 66213
913.685.2200 • solutions@hauseactuarial.com • www.hauseactuarial.com

Hause Monnin Consulting: 5910 Courtyard Dr., Suite 240, Austin, TX 78731
512.328.5854 • contact@hausemonnin.com • www.hausemonnin.com

Summary

Hause Actuarial Solutions, Inc., an A.M. Best Top 20 ranked Life Actuarial Firm in the U.S., incorporated in 2001 in the state of Kansas, is a privately owned full-service actuarial consulting firm headquartered out of Overland Park, Kansas. Hause Actuarial Solutions is proud to continue the legacy of quality service to the insurance industry provided by William M. Buchanan & Associates since 1979. Our professional staff of actuaries each has over 30 years of experience working with and for the life and health insurance industry. This experience includes extensive and hands-on experience in preparing statutory financial statements, acting as Appointed Actuary, product development, and Actuarial Software development.

Hause Monnin Consulting, a subsidiary of Hause Actuarial Solutions, Inc. is an actuarial management and regulatory consulting firm out of Austin, Texas. The firm, originally known as G.P. Monnin Consulting, Inc. was founded by Gary P. Monnin in 1998. The firm specializes in health insurance consulting and life and annuity insurance consulting, performing its tasks for various audiences. With regard to the health insurance area, Hause Monnin has priced products, been involved in benefit designs, calculated reserve liabilities, analyzed funding levels and provided rate increase recommendations for self-insured plans, and provided high level expense analysis.

As consultants, we feel our most important objective is to give advice, services and information to our clients, in a timely and cost-effective manner. We accomplish this by focusing on our client's goals, and believe the best way to serve our clients is through a close working relationship. We are a relatively small firm; this puts us in a position to not only provide excellent customer service, but to give you the personal attention you deserve. Peer review, which is a critical part of our approach, is quick and effective. Our clients have built us into the success we are today, and in return we are dedicated to providing excellent service to all of our clients.

Hause has specialized in consulting to regulators and other governmental bodies and small to WVDI-size insurance companies. These clients appreciate the dedicated, personal service that smaller consulting firms provide.

Large national consulting firms need large, expansive assignments to offset the cost of research and their high staffing overhead. Smaller assignments are generally delegated to actuarial students and signed off on by a credentialed actuary. This also often leads to real or perceived conflicts of interest when a large insurer hires a large consulting firm and then another office of the consulting firm gets involved in rate review.

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Hause has worked with the state insurance departments of Michigan, Kansas, Missouri, Arkansas, Colorado, Texas, Wyoming, Maine and with state agencies in Arkansas, Maryland, New Hampshire, Oklahoma, Kentucky, Illinois, Iowa and the District of Columbia on numerous insurance projects.

For our insurance clients, Hause is currently pricing and filing Medigap, Accident, Disability Income, Specified Disease, Hospital Indemnity, and Credit coverage. Hause experience extends as well to the preparation of hundreds of Medicare Supplement and Long Term Care filings over the years. Annually, Hause also provides actuarial support and opinions for over 20 life and health carriers as well as captive insurers.

Hause has also recently reviewed the additional reporting requirements for LTC rate filings. This includes splitting the experience by loss ratio standard, determining contingent benefits on lapse and whether a rate spiral exists.

To summarize the diverse requirements and requests associated with rate filings, Hause also drew on our years of experience filing rates for virtually all life and health products in practically all states. In particular, our proposed Lead Actuary on this project has over ten years of Medicare Supplement, Long Term Care and senior market experience including historical analysis, pricing, reserving and filing rate adjustments.

The lead actuary and primary contact person and manage this project for the Department will be Rex Durlington, FSA, MAAA. Rex will be the lead for the project and have primary responsibility and final authority. Randall A. Stevenson, ASA, MAAA, MSc and Jeff Yeatman, ASA, MAAA will comprise the assisting professional staff, and both serve as the backup points of contact for the WVDI. Chris Hause, FSA, MAAA, President of Hause Actuarial Solutions, Inc. & Hause Monnin Consulting will provide peer review.

Hause warrants that each employee assigned to the tasks in this quote will possess the qualifications, education, training, experience and certifications necessary to perform the services under the contract. Hause has been a stable but growing firm throughout its history and the actuaries assigned to this project are expected to remain with Hause over the course of the contract period.

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Hause Background

Hause is a relatively small consulting firm, with Twelve (12) full-time staff members, four of which are very experienced former insurance company executives that provide actuarial consulting services to a wide variety of entities. We treat each client and their situation as unique, but strive to build actuarial models that will allow them and us to truly understand the risks and contingencies they face and take actions based on our analysis.

Our Mission: People, technology and innovation combined with actuarial science providing quality, cost-effective solutions to the insurance industry and those who serve it. Our success is measured by delivering products and services that assist our clients in meeting or exceeding their business objectives.

Our Promise: We are committed to meeting all of the challenges faced by today's actuaries and insurance companies. We will use all our resources and tools available to get the job done on budget and on time.

Our staff is dedicated to providing accurate results in a timely manner. We are a small firm; this puts us in a position to not only provide excellent customer service, but to give our clients the personal attention they deserve. Our clients have built us into the success we are today, and in return we are dedicated to providing excellent service.

Specialties:

Credit Insurance Actuarial Services
Life & Health Insurance Actuarial Services
Self-Funded Health Plans
Actuarial Opinions
Supplemental Health Products
Mergers and Acquisitions
Annual Statement Preparation
High Risk Insurance Pools
Regulatory Consulting
Guaranty Associations

Software:

WATERR Actuarial Software Suite*
XXX Reserve System
Credit Disability Reserve System
Dynamic Debt Cancellation Rating System
Custom Software Development
The Credit Insurance Database (TCID)

***Used by a Top 5 Health Insurance Audit Firm**

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Our Services:

Product Development:

Product design and pricing
Competitive Analysis / Product Positioning
Illustration Actuary compliance
Product Implementation
Reinsurance retentions, pricing evaluation and negotiation

Mergers and Acquisitions:

Evaluate blocks or companies for divestiture or purchase
Assist in the mergers of companies to achieve operating efficiency
Target potential acquisitions
Appraisal valuations
Market evaluations

Financial Reporting:

Actuarial Opinions
Financial Reporting (Statutory, GAAP, and Tax)
Year-end Work (Annual Statements)
The use of reinsurance as a surplus relief vehicle
Cash flow and reserve adequacy testing
Claim Reserve Calculation and Analysis – Accident and Health

Credit Insurance and Debt Cancellation:

Credit Disability Reserve System
The Credit Insurance Database
Analysis of business
The Dynamic Debt Cancellation Rating System
Reinsurance
Valuation
Other bank products, such as group mortgage, term and annuities
Claim cost development and analysis

Health Insurance:

Self-Funded Health Plans
Supplemental Health Products
High Risk Insurance Pools
Senior Health Products

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Hause Staff

Summaries of each staff member's experience who is assigned to this project are described below.

Rex Durlington, FSA, MAAA
Vice President & Consulting Actuary
Hause Monnin Consulting
Email: rexd@hauseactuarial.com
Phone: (913) 685-2200

Rex Durlington has over 20 years of experience in rate filings in 38 states as Chief Actuary at National States and as Chief Actuary at Charter National Life. This work has involved experience analysis and projections for LTC, Home Health, Medicare Supplement, Medical/Surgical Coverage, Hospital Indemnity and other ancillary health coverages. His experience with a wide variety of accident and health forms (including group filings) and state regulatory requirements gives him a global perspective of the varied requirements between states and their varied approaches to the rate review process.

In addition, his work consulting to a number of state Medicaid plans enhanced his role as an arbitrator between the goals and needs of insurance companies, providers, policyholders and regulators.

Rex also has worked as a consultant to the Kansas, Arkansas, Missouri and Texas Departments of Insurance on triennial examinations and special projects. This experience gave Rex further insight into the workings of the Departments of Insurance and their domiciliary companies.

Rex also has served as the chief regulatory review actuary for Hause' research on state effective rate review programs and methodology and has most recently worked with the Michigan rate reviews and examinations.

Jeff Yeatman, ASA, MAAA
Senior Vice President
Hause Monnin Consulting
Email: jyeatman@hausemonnin.com
Phone: (512) 328-5854

Jeff began his career in 1990 as an actuary at American National Life Insurance Company after graduating from the University of Texas with a degree in Actuarial Science. After nine years with American National, he joined Citizens Insurance Company of America where he assumed the role of Appointed Actuary and would later be named Chief Actuary.

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In 2002, he joined G.P. Monnin Consulting as a consultant and performs actuarial consulting in the life and health insurance areas. Jeff's areas of expertise include the pricing and product development of both life and health insurance products, reserving and financial reporting, analyzing and negotiating reinsurance agreements, health insurance rate filings, and the analysis of GASB 45 liabilities for public entities. Jeff currently serves as the Appointed Actuary for three life insurance companies, and he has participated in more than thirty financial examinations on behalf of state insurance departments or public accounting firms.

Christopher Hause, FSA, MAAA

President

Hause Actuarial Solutions, Inc.
Hause Monnin Consulting
Email: chrish@hauseactuarial.com
Phone: (913) 685-2200

From its inception in 2001, Christopher has been the President of Hause Actuarial Solutions, Inc. in Overland Park, Kansas. The company was formed to develop actuarial software programs that assist insurance actuaries in evaluating, pricing and modeling life, health and annuity products. In December of 2001, Hause acquired the consulting practice of William M. Buchanan & Associates, for which Christopher had been Managing Partner. Mr. Buchanan remains on staff as Consultant Emeritus. The firm provides a wide range of consulting services to the insurance industry. Hause recently spearheaded data collection for five nationwide studies and co-authored papers on all. Other assignments include reserve and financial statement work, product development and software development for the insurance and banking industries. He has assisted in shaping insurance regulations and laws through written and oral testimony at the state and NAIC level.

Randall A. Stevenson, ASA, MAAA, MSc

Senior Vice President

Hause Actuarial Solutions, Inc.
Email: randalls@hauseactuarial.com
Phone: (913) 685-2200

Randall Stevenson is a native of Louisiana. He studied mathematics at what is now the University of Louisiana – Monroe, Louisiana State University and Cambridge, England. His studies were interrupted by a four-year tour in the United States Marine Corps. He is a published researcher and writer. In 2005 he moved to Kansas to work for the NAIC, where he became the chief life and health actuary. He has been almost exclusively assisting insurance regulators for the past 17 years, and has been involved with principle-based reserves from its early development. He has been a member of numerous Academy Work Groups and currently chairs the PBR Review and Analysis Work Group. In 2014, Randall continued his professional development by becoming a consulting actuary and the Senior

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Vice President of Hause Actuarial Solutions, Inc. Randall is married with three grown children, he remains a staunch fan of LSU football, and outside of work and family he enjoys amateur astronomy, gardening, the two family dogs, and activities with his local church.

Principal Location:

NAME: Hause Actuarial Solutions, Inc.
TYPE OF ENTITY: Corporation
NATURE OF PRIMARY BUSINESS: Actuarial Consulting
ADDRESS: 7201 W. 129th Street, Suite 310, Overland Park, KS 66213
PHONE: (913) 685-2200
FAX: (913) 685-2205
WEBSITE: www.hauseactuarial.com
FIN: 48-1241259
Number of Employees: 12
Number of Actuaries: 8
Number of Credentialed Actuaries: 7

Hause References

1. Agency Name: Michigan Dept. of Insurance & Financial Services
Business Address: 333 S. Capitol Ave, Suite A
Lansing, MI 48909
Contact Person: Bob Lamberjack
Telephone Number: 517-335-1746
E-mail Address: lamberjackr@michigan.gov

Hause Monnin Consulting has been a contractor for DIFS (formerly OFIR) since 2002. We have performed actuarial examinations, rate reviews, ad hoc requests, and presented seminars. Over the past 10 years Hause Monnin Consulting (Formerly G.P. Monnin Consulting) has executed the following contracts with the state of Michigan:

2009 Actuarial Services Contract - This contract included actuarial examinations, as well as rate reviews. Hause Monnin rebid this contract in late 2014 and executed a 3 year contract, with 2 (one-year) renewal options in early 2015.

2004 Actuarial Services Contract - This contract included actuarial examinations.

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In addition, Hause Monnin Consulting provided a Reserves and Claims Analysis Training seminar in 2011. In 2016, Hause Actuarial Solutions will provide a training manual and presentation on regulatory items to consider for examination and rate review for the state of Michigan.

- ✓ Michigan Rate Filing Review – Current engagement
 - Review URRT and Actuarial Memorandum for accuracy and compliance
 - Review the relationship between the average rate shown on the URRT and the rates on the rate template
 - Description of the calculation of the Index rate for the projection period
 - Compliance with applicable MLR standards
 - Whether premiums and claims reconcile within acceptable tolerance to financial statements.
 - Whether explanations are provided for any differences in comparison of the index rate for the experience period (Section I) and the projected ratio of incurred to allowed claims (Section III)
 - Whether explanations are provided for any differences in experience period member months (Section I) and projected member months (Section III)
 - Other market level impacts i.e. morbidity, demographic changes, provider network, impact of EHB
 - Credibility manual vs experience rating
 - Identifying all adjustments/amounts of adjustment i.e. cost-sharing, administrative expense loads, ACA fees, risk margin
 - Identifying and/or providing an explanation of the development of trend (medical and pharmacy), area factors, administrative expense loads, profit margin

2. Agency Name: State of Arkansas – Dept. of Health & Human Services
Business Address: P.O. Box 1437, Slot S-416
Little Rock, AR 72203
Contact Person: Dan Adams
Telephone Number: 501-320-6499
E-Mail Address: Dan.adams@dhs.arkansas.gov

Hause has contracts with two Medicaid programs in Arkansas – PACE (Program of All-Inclusive care for the Elderly) and NEMT (Non-

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Emergency Medical Transportation). These contracts have been in place since 2011, and have been extended each year.

- ✓ Arkansas PACE Program – Current engagement
 - Premium rate development
 - reporting and consultation to State
 - development of required rate filing documents for CMS.

- ✓ Arkansas NEMT Program – Current engagement
 - Premium rate development
 - reporting and consultation to state
 - participation in seminars for brokers and other interested parties
 - development of required rate filing documents for CMS.

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Exhibit A
Pricing Page

Exhibit A - Pricing Page
Actuarial Rate Review of Life and Health Related Products Filings and Consulting Services

| Item# | Year: | Description | Hours: | Unit Price: | Extended Price: | Total: |
|-------|------------------|--|--------|-------------|-------------------------|-------------------|
| 1 | 1 | Actuarial Rate Review of Life and Health Product filings and consulting services | 1000 | \$ 210 | \$ 210,000 | \$ 210,000 |
| 2 | 2 (1st renewal) | Actuarial Rate Review of Life and Health Product filings and consulting services | 1000 | \$ 215 | \$ 215,000 | \$ 215,000 |
| 3 | 3 (2nd renewal) | Actuarial Rate Review of Life and Health Product filings and consulting services | 1000 | \$ 220 | \$ 220,000 | \$ 220,000 |
| 4 | 4 (3rd renewal) | Actuarial Rate Review of Life and Health Product filings and consulting services | 1000 | \$ 225 | \$ 225,000 | \$ 225,000 |
| | | | | | Total Bid Amount | \$ 870,000 |

Note: Quantities (hours) listed above are estimates and are for evaluation purposes only. Actual need is not guaranteed or implied.

Vendor Name:

House Actuarial Solutions, Inc

Address:

7201 W. 129th Street

Suite 310

Overland Park, Kansas 66213

Email:

solutions@houseactuarial.com

Fax#:

913-685-2205

Phone#:

913-685-2200

Signature:



Date:

11/7/17

Exhibit B
Purchasing Affidavit

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

MANDATE: Under W. Va. Code §5A-3-10a, 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: (1) the debt owed is an amount greater than one thousand dollars in the aggregate; or (2) the debtor is in employer default.

EXCEPTION: The prohibition listed above does not apply where a vendor has contested any tax administered pursuant to chapter eleven of the W. Va. 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.

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.

"Employer default" means having an outstanding balance or liability to the old fund or to the uninsured employers' fund or being in policy default, as defined in W. Va. Code § 23-2c-2, failure to maintain mandatory workers' compensation coverage, or failure to fully meet its obligations as a workers' compensation self-insured employer. An employer is not in employer default if it has entered into a repayment agreement with the Insurance Commissioner and remains in compliance with the obligations under the repayment agreement.

"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 exceed five percent of the total contract amount.

AFFIRMATION: By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (W. Va. Code §61-5-3) that neither vendor nor any related party owe a debt as defined above and that neither vendor nor any related party are in employer default as defined above, unless the debt or employer default is permitted under the exception above.

WITNESS THE FOLLOWING SIGNATURE:

Vendor's Name: House Actuarial Solutions, Inc.

Authorized Signature: *[Signature]* Date: 1/17/17

State of Kansas

County of Johnson, to-wit:

Taken, subscribed, and sworn to before me this 17 day of January, 2017.

My Commission expires 01-01, 2019.

AFFIX SEAL HERE

NOTARY PUBLIC *Angelica P. Villanueva*

Purchasing Affidavit (Revised 08/01/2015)
Angelica Villanueva
Notary Public
State of Kansas
My Comm. Exp. 01-01-2019

Exhibit C
Addendum Acknowledgement

ADDENDUM ACKNOWLEDGEMENT FORM

SOLICITATION NO.: CRFG 0704 INS170000005

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.

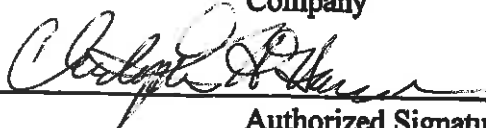
Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

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.

Hause Actuarial Solutions, Inc.
Company

Authorized Signature
11/17/17
Date

NOTE: This addendum acknowledgement should be submitted with the bid to expedite document processing.
Revised 6/8/2012