



UNDERSTAND. SERVICE. INNOVATE.

USI Insurance Services LLC  
300 Kanawha Blvd E Suite 310  
Charleston, WV 25301  
304-347-0611 / www.usi.com

April 28, 2026

Mr. Brandon L. Barr  
State of West Virginia  
Purchasing Division  
2019 Washington Street East  
Charleston, WV 25305

RECEIVED  
2026 APR 27 PM 2:48  
BY PURCHASING  
DIVISION

RE: Blanket Bonding for Limited Video Lottery Permit Holders  
CRFQ 0705 LOT2600000004  
Bid Opening Date: April 28, 2026  
Bid Opening Time: 1:30 PM

Dear Mr. Barr,

Enclosed you will find our bid for the Blanket Bonding for Limited Video Lottery. The surety company for our proposal is Westfield Insurance Company. They are an "A" Rated carrier and have a Financial Size XV over \$2 Billion Dollars. You will find enclosed a copy of their AM Best Report.

The following quotes are enclosed for your review:

- A. No deductible - \$4.40 per thousand
- B. \$10,000 deductible - \$4.40 per thousand
- C. \$25,000 deductible - \$4.40 per thousand
- D. \$50,000 deductible - \$4.40 per thousand

Thank you for the opportunity to bid on this project and should you have any questions, please contact me at 304-347-0667 or 304-549-9999 or you can email me at [Andy.teeter@usi.com](mailto:Andy.teeter@usi.com).

Sincerely,

Andrew K. Teeter  
Senior Vice President

AKT/klm

Enclosure

**EXHIBIT A – Pricing Page**

Section	Description	Unit of Measure	Quantity	Unit Cost	Extended Cost
4.1.4	Cost Per \$1,000 of Coverage; No deductible	Each	250	\$ 4.40	\$ 1,100.00
4.1.4	Cost Per \$1,000 of Coverage; \$10,000 deductible	Each	250	\$ 4.40	\$ 1,100.00
4.1.4	Cost Per \$1,000 of Coverage; \$25,000 deductible	Each	250	\$ 4.40	\$ 1,100.00
4.1.4	Cost Per \$1,000 of Coverage; \$50,000 deductible	Each	250	\$ 4.40	\$ 1,100.00
<b>Overall Total Cost</b>					<b>\$ 4,400.00</b>

**Please note: \*This information is being captured for auditing purposes. The estimated volume for each item represents the approximate volume of anticipated purchases only. No future use of the Contract or any individual item is guaranteed or implied.**

**Any product or service not on the Agency provided Pricing Page will not be allowable. The state cannot accept alternate pricing pages, Vendor must complete the Pricing Page in full as failure to complete the Pricing Page in its entirety may result in Vendor's bid being disqualified. A no bid will result in Vendor's bid being disqualified.**

**Vendor should type or electronically enter the information into the Pricing Page to prevent errors in the evaluation.**

**BIDDER /VENDOR INFORMATION:**

<b>Vendor Name:</b>	USI Insurance Services LLC
<b>Address:</b>	300 Kanawha Blvd E, Suite 310
<b>City, St. Zip:</b>	Charleston, WV 25301
<b>Phone No.:</b>	304-347-0667
<b>Email Address:</b>	<a href="mailto:Andy.teeter@usi.com">Andy.teeter@usi.com</a>

*Andy K Teeter*

**Vendor Signature:**

*April 28, 2026*

**Date:**



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

State of West Virginia  
 Centralized Request for Quote  
 Financial

<b>Proc Folder:</b> 1914577			<b>Reason for Modification:</b> Addendum No. 2 published to correct an error and extend the bid opening date
<b>Doc Description:</b> Blanket Bonding for Limited Video Lottery Permit Holders			
<b>Proc Type:</b> Central Master Agreement			
<b>Date Issued</b>	<b>Solicitation Closes</b>	<b>Solicitation No</b>	<b>Version</b>
2026-04-20	2026-04-28 13:30	CRFQ 0705 LOT2600000004	3

**BID RECEIVING LOCATION**

BID CLERK  
 DEPARTMENT OF ADMINISTRATION  
 PURCHASING DIVISION  
 2019 WASHINGTON ST E  
 CHARLESTON WV 25305  
 US

**VENDOR**

**Vendor Customer Code:** VS0000001060  
**Vendor Name :** USI Insurance Services LLC  
**Address :** 300 Kanawha Blvd E, Suite 310  
**Street :** 300 Kanawha Blvd E, Suite 310  
**City :** Charleston  
**State :** West Virginia **Country :** US **Zip :** 25301  
**Principal Contact :** Andrew K. Teeter  
**Vendor Contact Phone:** 304-347-0611 **Extension:** 304-347-0667

**FOR INFORMATION CONTACT THE BUYER**  
 Brandon L Barr  
 304-558-2652  
 brandon.l.barr@wv.gov

**Vendor Signature X** *Andrew K Teeter* **FEIN#** 13-3771734 **DATE** 4/28/26

All offers subject to all terms and conditions contained in this solicitation

**ADDITIONAL INFORMATION**

The West Virginia Purchasing Division is soliciting bids on behalf of the West Virginia Lottery to establish a contract for Blanket Bonding for Limited Video Lottery Permit Holders per the bid requirements, specifications, terms, and conditions attached to this solicitation.

**INVOICE TO**

LOTTERY  
PO BOX 2067

CHARLESTON WV  
US

**SHIP TO**

LOTTERY  
900 PENNSYLVANIA AVE

CHARLESTON WV  
US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Financial and Insurance Services				

Comm Code	Manufacturer	Specification	Model #
84000000			

**Extended Description:**

See Attached Specifications and Exhibit A - Pricing Page for more details

**SCHEDULE OF EVENTS**

<u>Line</u>	<u>Event</u>	<u>Event Date</u>
1	Questions due by April 15th, 2026 at 10:00am ET	2026-04-15

	Document Phase	Document Description	Page
LOT2600000004	Final	Blanket Bonding for Limited Video Lottery Permit Holders	3

**ADDITIONAL TERMS AND CONDITIONS**

See attached document(s) for additional Terms and Conditions

**SOLICITATION NUMBER: CRFQ LOT2600000004**  
**Addendum Number: 02**

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The purpose of this addendum is to modify the solicitation identified as (“Solicitation”) to reflect the change(s) identified and described below.

**Applicable Addendum Category:**

- Modify bid opening date and time
- Modify specifications of product or service being sought
- Attachment of vendor questions and responses
- Attachment of pre-bid sign-in sheet
- Correction of error
- Other

**Description of Modification to Solicitation:**

Addendum No. 2 is issued for the following:

- 1) To correct in-part the answer to vendor question #1.
- 2) Extend bid opening date to April 28th, 2026 at 1:30pm ET

--No other changes--

**Additional Documentation:** Documentation related to this Addendum (if any) has been included herewith as Attachment A and is specifically incorporated herein by reference.

**Terms and Conditions:**

1. All provisions of the Solicitation and other addenda not modified herein shall remain in full force and effect.
2. Vendor should acknowledge receipt of all addenda issued for this Solicitation by completing an Addendum Acknowledgment, a copy of which is included herewith. Failure to acknowledge addenda may result in bid disqualification. The addendum acknowledgement should be submitted with the bid to expedite document processing.

# ATTACHMENT A

**CRFQ LOT2600000004 Q & A**

**Blanket Bonding for LVL Permit Holders**

1. Can you give us the loss history for the last 3 years?

**A1)** Claim amount of \$38,200.08 filed with bonding company. ~~Retailer had 6 permits, and the bonding company paid \$12,000.~~

**CORRECTION:** The most recent claim was 8 permits and paid \$16,000 not \$12,000.

**ADDENDUM ACKNOWLEDGEMENT FORM**  
**SOLICITATION NO.: CRFQ LOT26\*04**

**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 checked="" 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.

USI Insurance Services LLC

Company



Andrew K. Teeter

Authorized Signature

4/28/26

Date

**NOTE:** This addendum acknowledgment should be submitted with the bid to expedite document processing.

Revised 6/8/2012

**DESIGNATED CONTACT:** Vendor appoints the individual identified in this Section as the Contract Administrator and the initial point of contact for matters relating to this Contract.

(Printed Name and Title) Andrew K. Teeter, Seniore Vice-President

(Address) 300 Kanawha Blvd E, Suite 310, Charleston, WV 25301

(Phone Number) / (Fax Number) 304-347-0667 304-347-0605

(email address) Andy.teeter@usi.com

**CERTIFICATION AND SIGNATURE:** By signing below, or submitting documentation through wvOASIS, I certify that: I have reviewed this Solicitation/Contract in its entirety; that I understand the requirements, terms and conditions, and other information contained herein; that this bid, offer or proposal constitutes an offer to the State that cannot be unilaterally withdrawn; that the product or service proposed meets the mandatory requirements contained in the Solicitation/Contract for that product or service, unless otherwise stated herein; that the Vendor accepts the terms and conditions contained in the Solicitation, unless otherwise stated herein; that I am submitting this bid, offer or proposal for review and consideration; that this bid or offer was made without prior understanding, agreement, or connection with any entity submitting a bid or offer for the same material, supplies, equipment or services; that this bid or offer is in all respects fair and without collusion or fraud; that this Contract is accepted or entered into without any prior understanding, agreement, or connection to any other entity that could be considered a violation of law; that I am authorized by the Vendor to execute and submit this bid, offer, or proposal, or any documents related thereto on Vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

*By signing below, I further certify that I understand this Contract is subject to the provisions of West Virginia Code § 5A-3-62, which automatically voids certain contract clauses that violate State law; and that pursuant to W. Va. Code 5A-3-63, the entity entering into this contract is prohibited from engaging in a boycott against Israel.*

USI Insurance Services LLC

(Company)



(Signature of Authorized Representative)

Andrew K. Teeter, Senior Vice-President 4/22/26

(Printed Name and Title of Authorized Representative) (Date)

304-347-0677 304-347-0605

(Phone Number) (Fax Number)

Andy.teeter@usi.com

(Email Address)

REQUEST FOR QUOTATION  
Blanket Bonding of Permit Holders

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10.1.2 Failure to comply with other specifications and requirements contained herein.

10.1.3 Failure to comply with any laws, rules, and ordinances applicable to the Contract Services provided under this Contract.

10.1.4 Failure to remedy deficient performance upon request.

10.2 The following remedies shall be available to Agency upon default.

10.2.1 Immediate cancellation of the Contract.

10.2.2 Immediate cancellation of one or more release orders issued under this Contract.

10.2.3 Any other remedies available in law or equity.

**11. MISCELLANEOUS:**

11.1 **Contract Manager:** During its performance of this Contract, Vendor must designate and maintain a primary contract manager responsible for overseeing Vendor's responsibilities under this Contract. The Contract manager must be available during normal business hours to address any customer service or other issues related to this Contract. Vendor should list its Contract manager and his or her contact information below.

**Contract Manager:** Andrew K. Teeter

**Telephone Number:** 304-347-0667

**Fax Number:** 304-347-0605

**Email Address:** Andy.teeter@usi.com

**ANDREW K TEETER**  
 4307 KANAWHA AVE SE  
 CHARLESTON WV 25304-1736

**State of West Virginia**

License No: 2053965                      Agent License                      NPN: 2053965

**ANDREW K TEETER**

This is to certify that the above named agent is licensed in the State of West Virginia with the following authority(ies).

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	LICENSE EXPIRATION DATE
Insurance Producer	Property	08/12/1976	09/30/2027
	Accident and Health or Sickness	08/12/1976	
	Casualty	08/12/1976	
	Life	08/12/1976	

**State of West Virginia**

License No: 2053965                      Agent License                      NPN: 2053965

**ANDREW K TEETER**

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	Accident and Health or Sickness	08/12/1976	
	Casualty	08/12/1976	
	Life	08/12/1976	

Please visit <https://sbs.naic.org/solar-external-lookup/license-manager> for the current status of this license.



**DESCRIPTIONS (Continued from Page 1)**

Coverage is extended to all subsidiaries and DBAs of USI Insurance Services.

RE: CRFQ 0705 LOT2600000004 - Blanket Bonding for Limited Video Lottery Permit Holders

# AM Best Rating Services

## Westfield Insurance Company

BestLink  AMB #: 002382 NAIC #: 24112 FEIN #: 346516838

### Mailing Address

P. O. Box 5001  
Westfield Center, Ohio 44251-5001

[United States](#)

Web: [www.westfieldinsurance.com](http://www.westfieldinsurance.com)

Phone: 330-887-0101

Fax: 330-887-0840

[View Additional Address Information](#)

**AM Best Rating Unit:** [AMB #: 000730 - Westfield Group](#)

Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.



View additional [news, reports and products](#) for this company.

Based on AM Best's analysis, [002381 - Ohio Farmers Insurance Company](#) is the **AMB Ultimate Parent** and identifies the topmost entity of the corporate structure. View a list of [operating insurance entities](#) in this structure.

### Best's Credit Ratings

#### Financial Strength View Definition

Rating (Rating Category):	A (Excellent)
Affiliation Code:	p (Pooled)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	March 04, 2025
Initial Rating Date:	June 30, 1930

#### Long-Term Issuer Credit View Definition

Rating (Rating Category):	a+ (Excellent)
Outlook (or Implication):	Stable
Action:	Affirmed
Effective Date:	March 04, 2025
Initial Rating Date:	November 30, 2007

#### Financial Size Category View Definition

Financial Size Category: XV (Greater than or Equal to USD 2.00 Billion)

#### Best's Credit Rating Analyst

Rating Office: A.M. Best Rating Services, Inc.

Senior Financial Analyst: Scott Foley

Director: Doniella Pliss

*Note: See the Disclosure information Form or Press Release below for the office and analyst at the time of the rating event.*

#### Disclosure Information

##### Disclosure Information Form

View AM Best's [Rating Disclosure Form](#)

##### Press Release

[AM Best Revises Issuer Credit Rating Outlook to Stable for Westfield Insurance Company and Affiliates](#)

March 04, 2025

u Denotes [Under Review Best's Rating](#)

## Rating History

A.M. Best has provided ratings & analysis on this company since 1930.

### Financial Strength Rating

Effective Date	Rating
March 04, 2025	A
February 26, 2024	A
January 31, 2023	A
January 20, 2022	A
January 12, 2021	A

### Long-Term Issuer Credit Rating

Effective Date	Rating
March 04, 2025	a+
February 26, 2024	a+
January 31, 2023	a+
January 20, 2022	a+
January 12, 2021	a+

## Best's Credit & Financial Reports



[Best's Credit Report](#) - financial data included in Best's Credit Report reflects the data used in determining the current credit rating(s) for AM Best Rating Unit: AMB #: [000730 - Westfield Group](#).



[Best's Credit Report - Archive](#) - reports which were released prior to the current Best's Credit Report.



[Best's Financial Report](#) - financial data included in Best's Financial Report reflects the most current data available to AM Best, including updated financial exhibits and additional company information, and is available to subscribers of Best's Insurance Reports.



[Best's Financial Report - Archive](#) - reports which were released prior to the current Best's Financial Report.

View additional [news, reports and products](#) for this company.

## Press Releases

<u>Date</u>	<u>Title</u>
Mar 04, 2025	<a href="#">AM Best Revises Issuer Credit Rating Outlook to Stable for Westfield Insurance Company and Affiliates</a>
Feb 26, 2024	<a href="#">AM Best Revises Issuer Credit Rating Outlook to Negative for Westfield Insurance Company and Affiliates</a>
Jan 20, 2022	<a href="#">AM Best Assigns Credit Ratings to Westfield Select Insurance Company; Affirms Ratings of Westfield Insurance Co and Affiliates</a>
Dec 12, 2019	<a href="#">AM Best Assigns Credit Ratings to New Members of Westfield Group; Affirms Westfield Insurance Company and Certain Affiliates</a>
Feb 23, 2007	<a href="#">A.M. Best Withdraws Rating of Beacon Insurance Company of America Due to Merger</a>

### European Union Disclosures

A.M. Best (EU) Rating Services B.V. (AMB-EU), a subsidiary of A.M. Best Rating Services, Inc., is an External Credit Assessment Institution (ECAI) in the EU. Therefore, credit ratings issued and endorsed by AMB-EU may be used for regulatory purposes in the EU as per Directive 2013/36/EU.

### United Kingdom Disclosures

A.M. Best – Europe Rating Services Limited (AMBERS), a subsidiary of A.M. Best Rating Services, Inc., is an External Credit Assessment Institution (ECAI) in the United Kingdom (UK). Therefore, Credit Ratings issued and endorsed by AMBERS may be used for regulatory purposes in the United Kingdom as per the Credit Rating Agencies (Amendment, etc.) (EU Exit) Regulations 2019.

### Australian Disclosures

A.M. Best Asia-Pacific (Singapore) Pte. Ltd. (AMBAPS), Australian Registered Body Number (ARBN No. 35486928345), is a private limited company incorporated and domiciled in Singapore. AMBAPS is a wholesale Australian Financial Services (AFS) Licence holder (AFS No. 540265) under the Corporations Act 2001. Credit ratings emanating from AMBAPS are not intended for and must not be distributed to any person in Australia other than a wholesale client as defined in Chapter 7 of the Corporations Act. AMBAPS does not authorize its Credit Ratings to be disseminated by a third-party in a manner that could reasonably be regarded as being intended to influence a retail client in making a decision in relation to a particular product or class of financial product. AMBAPS Credit Ratings are intended for wholesale clients only, as defined.

Credit Ratings determined and disseminated by AMBAPS are the opinion of AMBAPS only and not any specific credit analyst. AMBAPS Credit Ratings are statements of opinion and not statements of fact. They are not recommendations to buy, hold or sell any securities or any other form of financial product, including insurance policies and are not a recommendation to be used to make investment /purchasing decisions.

### Dubai Disclosures

A.M. Best Europe - Rating Services Ltd. – DIFC Branch is a Credit Rating Agency registered with and regulated by the Dubai Financial Services Authority (DFSA).

**Important Notice:** AM Best's Credit Ratings are independent and objective opinions, not statements of fact. AM Best is not an Investment Advisor, does not offer investment advice of any kind, nor does the company or its Ratings Analysts offer any form of structuring or financial advice. AM Best's credit opinions are not recommendations to buy, sell or hold securities, or to make any other investment decisions. For additional information regarding the use and limitations of credit rating opinions, as well as the rating process, information requirements and other rating related terms and definitions, please view [Guide to Best's Credit Ratings](#).

Contact

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**West Virginia**  
**Offices of the Insurance Commissioner**



**Certificate of Authority**

Whereas, **Westfield Insurance Company**, domiciled in the State of **Ohio**, has complied with all the requirements of the laws of this State so as to entitle it to transact its appropriate business in the State of West Virginia.

Therefore, I the undersigned, Insurance Commissioner of the State of West Virginia, pursuant to the authority vested in me by the laws of this State, do hereby authorize it to transact the business of insurance as defined in Chapter 33

Accident & Sickness - Article 1, Section 10(b)  
Casualty - Article 1, Section 10(e)  
Casualty - Article 1, Section 10(e)(14)  
Fire - Article 1, Section 10(c)  
Marine - Article 1, Section 10(d)  
Surety - Article 1, Section 10(f)(1)  
Surety - Article 1, Section 10(f)(2)  
Surety - Article 1, Section 10(f)(3)

of the 1931 Code of West Virginia as amended, in the State of West Virginia in accordance with the laws thereof until midnight on the 31st day of May, 2026, unless this license be sooner revoked. Pursuant to W. Va. Code §33-3-2(c), the above authorization does not allow the insurer to transact a kind of insurance in this State unless duly authorized or qualified to transact such insurance in the state or country of its domicile.

In Testimony Whereof, I have hereunto set my hand and affixed my seal of office at the City of Charleston this 18th day of September, 2025.

---

Allan L. McVey  
Insurance Commissioner

NAIC #24112  
SBS Company #109405322