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Header 1

List View

General Information

Contact

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Document Information

Procurement Folder: 542450

Procurement Type: Central Contract - Fixed Amt

Vendor ID: VS0000000373

Legal Name: TAYLOR & MULDER INC

Alias/DBA:

Total Bid: \$260,800.00

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Solicitation Description: Addendum 2-OSR Actuarial Consulting Services

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

**State of West Virginia
 Solicitation Response**

Proc Folder : 542450
Solicitation Description : Addendum 2-OSR Actuarial Consulting Services
Proc Type : Central Contract - Fixed Amt

Date issued	Solicitation Closes	Solicitation Response	Version
	2019-03-13 13:30:00	SR 0313 ESR03131900000004170	1

VENDOR
VS0000000373 TAYLOR & MULDER INC

Solicitation Number: CRFQ 0313 DEP1900000020

Total Bid : \$260,800.00 **Response Date:** 2019-03-13 **Response Time:** 11:39:17

Comments:

FOR INFORMATION CONTACT THE BUYER
 Jessica S Chambers
 (304) 558-0246
 jessica.s.chambers@wv.gov

Signature on File	FEIN #	DATE
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All offers subject to all terms and conditions contained in this solicitation

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
1	Actuarial consulting services - Years 1 & 2				\$59,950.00

Comm Code	Manufacturer	Specification	Model #
80101512			

Extended Description : Actuarial consulting services for the WVDEP Office of Special Reclamation

Comments: See Proposal Page 15

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
2	Actuarial consulting services - Renewal Years 3 & 4				\$63,450.00

Comm Code	Manufacturer	Specification	Model #
80101512			

Extended Description : Actuarial consulting services for the WVDEP Office of Special Reclamation

Comments: See Proposal Page 15

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
3	Actuarial consulting services - Renewal Years 5 & 6				\$66,950.00

Comm Code	Manufacturer	Specification	Model #
80101512			

Extended Description : Actuarial consulting services for the WVDEP Office of Special Reclamation

Comments: See Proposal Page 15

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
4	Actuarial consulting services - Renewal Years 7 & 8				\$70,450.00

Comm Code	Manufacturer	Specification	Model #
80101512			

Extended Description :	Actuarial consulting services for the WVDEP Office of Special Reclamation
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Comments: See Proposal Page 15



Taylor & Mulder
Property and Casualty Consulting Actuaries

Taylor & Mulder, Inc.
Proposal to Provide Actuarial Services for WVDEP
Office of Special Reclamation

CRFQ 0313 DEP1900000020

March 2019



Taylor & Mulder
Property and Casualty Consulting Actuaries

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March 6, 2019

Ms. Jessica Chambers
Department of Administration, Purchasing Division
2019 Washington Street, East
Charleston, WV 25305

Dear Ms. Chambers,

Please find enclosed our proposal to provide actuarial consulting services to the West Virginia Department of Environmental Protection (“WVDEP”). Taylor & Mulder would be pleased to provide the actuarial services outlined in the request for proposal. We are particularly pleased, in fact, for several reasons:

- We have previously provided actuarial services to the WVDEP, and we look forward to updating and refining our analysis this year,
- We are a local firm, with our headquarters outside of Washington, DC,
- We are a 100% Women-owned business,
- We have extensive experience in catering to the particular needs of government clients (with strong focus on state pollution cleanup funds) over 20 years, and
- Because of our small size, we are able to offer personally tailored service, tight turnaround times, and competitive pricing as a result of very low overhead.

Per item 11 in the RFQ document, the following is the contact information for our primary contact who will act as the contract manager for this project:

Name: Daniel W. Lupton, FCAS, MAAA, CSPA, MBA
Phone: (301) 956-9199
Fax: (301) 365-4882
E-mail: dlupton@taylorandmulder.com

Please note additionally that our Cost Proposal may be found attached to this proposal document as Appendix A, our resumes as Appendix B, and the RFQ signature page, contract manager information, and purchasing affidavit as Appendix C.

We would like to thank you for the opportunity to present our qualifications to the WVDEP. Should you wish to discuss any items contained in this response, please do not hesitate to call me at (301) 956-9199.

Sincerely,

Daniel W. Lupton, FCAS, MAAA, CSPA, MBA
Vice President

Taylor & Mulder, Inc.
Proposal to Provide Actuarial Services for WVDEP
Office of Special Reclamation

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Introduction

Taylor & Mulder, Inc. is a 100% woman-owned property & casualty actuarial consulting firm. We offer complete actuarial solutions, including loss and loss adjustment expense reserve opinions, financial projections, cost and capital allocation, premium adequacy and rate analysis, and excess insurance or reinsurance analysis. We have offices outside of Washington, DC, as well as Minneapolis/Saint Paul and Jefferson City.

Taylor & Mulder prides itself on the quality of its work. This commitment to quality informs our process, which has been developed since Taylor & Mulder was incorporated in 1998.

At Taylor & Mulder, each work product is different, and analyses are always undertaken with the utmost consideration of the client's needs and the data available. However, work products are prepared to be consistent with our high standards for:

1. Comprehensibility of deliverables
2. Accuracy of results
3. Appropriateness of findings and recommendations
4. Quality and consistency of data
5. Peer review

For more information about our firm's history and services, we invite you to visit us on the web at <http://www.taylorandmulder.com>.

Our Team

Our team of actuarial consultants assigned to this project includes:

Evelyn Toni Mulder, FCAS, MAAA, FCA – Ms. Mulder, the President of Taylor & Mulder, will peer review the analysis and assist in writing the report. The responsibility for the final thorough peer review will rest with Ms. Mulder.

Daniel Lupton, FCAS, MAAA, CSPA, MBA – Mr. Lupton, Vice President of Taylor & Mulder, will be project manager for this project. Mr. Lupton will be responsible for attending meetings, clarifying data received, exploratory data analysis, and conducting the actuarial analysis. The final responsibility for sign off on the report will rest with Mr. Lupton.

Bobby Jaegers – Mr. Jaegers will be responsible for inputting data, data manipulation, and assisting with advanced programming tasks. Mr. Jaegers will be a consultant on this project.

Resumes for our actuaries may be found attached as **Appendix B**.

Experience

The actuaries at Taylor & Mulder have provided analyses of many government agencies, insurers, and self-insurers. Some of the entities for which we have provided services include:

- West Virginia Department of Environmental Quality Office of Special Reclamation
- Arizona Department of Environmental Quality
- Washington Pollution Liability Insurance Agency
- Missouri Petroleum Storage Tank Insurance Fund
- Iowa Underground Storage Tank Fund
- South Dakota Petroleum Release Compensation Fund
- Montana Petroleum Tank Release Compensation Board
- United States Army Central Insurance Fund
- State of Virginia
- State of Maryland
- State of South Dakota
- State of Delaware Insurance Department
- State of Kansas Insurance Department
- State of Hawaii Insurance Department
- State of Arkansas Insurance Department
- State of Pennsylvania Insurance Department
- State of North Carolina Insurance Department
- State of Missouri Insurance Department
- State of Michigan Department of Insurance and Financial Services
- State of Massachusetts Insurance Department
- State of Nevada Insurance Department
- State of Tennessee Department of Commerce and Insurance
- State of Maryland Office of the Attorney General
- United States Internal Revenue Service
- Harford County
- Anne Arundel County
- Fairfax County
- Baltimore County
- Montgomery County
- City of Portsmouth
- City of Portsmouth School Districts
- City of Philadelphia
- City of Durham
- City of Baltimore
- City of Hampton
- City of Hampton Schools
- Philadelphia Parking Authority
- Amtrak
- Union Pacific Railroad
- Virginia Transit Liability Pool
- Bergeron Land Development
- American National Insurance Company
- The Washington Post Company
- George Washington University Medical Center
- Washington Hospital Center in DC
- Columbia Hospital for Women
- Sibley Hospital
- Children's Hospital in DC
- National Rehabilitation Center
- York Hospital
- Charleston Area Medical Center.
- National Association of Social Workers Insurance Company
- National Association of Social Workers Risk Retention Group

The following represents a sampling of our experience in providing services to both large and small public and corporate entities:

Client: West Virginia Department of Environmental Quality Office of Special Reclamation
Summary: Actuarial Reserve Study and Financial Projections
Details: Taylor & Mulder completed the 2015-16 actuarial study for the WVDEP related to liabilities arising from mine reclamation in West Virginia. This analysis represented a departure from previous studies by making use of more sophisticated modeling techniques to improve accuracy of our results while providing greater insight into the drivers of cost for the funds.

Client: Arizona Department of Environmental Quality
Summary: Actuarial Reserve Study and Financial Projections
Details: Taylor & Mulder recently completed an actuarial study for underground storage tanks program of the Arizona Department of Environmental Quality (“the AZDEQ”). This study involved on performing a financial analysis of the department’s underground storage tank corrective action program under a variety of proposed scenarios for the future run-off of liabilities or the future operation of

the fund should it be restarted. This project included the construction of a model capable of projecting financial outcomes based on a variety of scenarios and inputs, including:

- Cleanup of petroleum spills to a variety of standards, either Tier 1 standards or alternative cleanup standards,
- Cleanup of a variety of sites identified over different timeframes,
- Costs associated with different approaches to baseline assessments, e.g. the cost of ten vertical borings per site versus two angle borings and four vertical borings, etc.,
- Cost of corrective actions associated with releases identified through baseline assessments,
- Cost of removal of USTs and costs associated with releases identified through removal; and,
- Application of deductibles of varying sizes to (a) corrective actions, (b) baseline assessments, and (c) removal of USTs.

This analysis was used to produce financial projections of administrative costs and losses associated with various options for operation of the AZDEQ fund in the future.

Following this project, we assisted the AZDEQ in analyzing the strategic and financial impact of various ways of structuring a future UST program in the state. This project culminated in assisting the AZDEQ in developing draft legislation for the future of the program. We continue to assist the AZDEQ with determining funding requirements for the new program and providing miscellaneous actuarial services as needed.

Client: **Missouri Petroleum Storage Tank Insurance Fund**
Summary: Biannual Actuarial Reserve Study and Financial Projections
Details: Taylor & Mulder performs biannual actuarial analyses for the Missouri Petroleum Storage Tank Insurance Fund (“the PSTIF”). This includes an analysis of self-insured liabilities pertaining to underground and aboveground petroleum storage tanks, including analysis of loss and loss adjustment expense reserve adequacy, reserving practices for the fund, underwriting practices, projection of loss and loss adjustment expenses, claim severity, and claim frequency, cash flow analysis, and special analysis of large loss claims.

This project began with a review of claims data from the PSTIF. This involved an analysis of potential errors in loss runs provided by the PSTIF, as well as an on-site visit, review of claims practices, discussions with PSTIF personnel, review of claim files, and general discussion about the management and direction of the fund and the particular needs of the PSTIF. Following this, we performed a detailed analysis, including review of the ultimate cost for both known and unknown claims by type (including UST losses, AST losses, and remedial claims at abandoned tank sites).

The project culminated with financial projections of the solvency position of the fund over the remaining lifetime of the fund, including projections of revenues expenses, based on a variety of scenarios. We analyzed over 10,000 unique scenarios and provided the PSTIF a customized report describing the likelihood of various financial outcomes. Following this, we presented the report to the PSTIF Board of Directors.

Client: **Montana Petroleum Tank Release Compensation Board**

Summary: Actuarial Reserve Study and Financial Projections

Details: The Montana Petroleum Release Compensation Fund assists in remediating pollution related to the use of petroleum products in Montana. In 2015, the US EPA provided the results of a Tier II soundness assessment of the Fund. Among other things, this assessment recommended that an independent actuarial review should be performed for the Fund.

This actuarial study included a comprehensive review of claim history to the fund, estimation of anticipated liabilities related to known releases, financial projections for the next ten years, and assessments of anticipated long-run average cost of remediation for different types of releases and different remediation methods.

Client: **Iowa Comprehensive Petroleum Underground Storage Tank Fund**

Summary: Actuarial Reserve Study and Financial Projections

Details: The Iowa Comprehensive Petroleum Underground Storage Tank Fund (“the Fund”) was established in Iowa to assist owners and operators of petroleum storage tanks in complying with federal EPA technical and financial responsibility regulations. Taylor & Mulder recently completed a project providing actuarial reserve estimates and financial projections to the Fund in anticipation of potential sunset of the Fund. This analysis included a review and opinion on the adequacy of current case reserves as well as current reserving practices. We were also asked to provide recommendations for improvements.

In addition, we were asked to project future claim liabilities, including providing an opinion on frequency and severity of a variety of claim types. We also provided an analysis of large losses, including the history of large losses (losses in excess of \$250,000) in the state and the anticipated impact of large losses on the fund’s future finances.

Centrally, this project required projections of the Fund’s financial position in each of the next five fiscal years. This financial projection is used to assist the Fund’s Board of Directors in making sound decisions regarding the potential sunset of the fund and future operations of the fund.

Client: **Washington Pollution Liability Insurance Agency**

Summary: Actuarial Reserve Study and Financial Projections

Details: The Washington Pollution Liability Insurance Agency (“PLIA”) is somewhat unique among state funds by acting as a reinsurance mechanism for underground storage tank insurance providers in the state. Taylor & Mulder provided actuarial

services to the PLIA as part of an extensive review of the program, including reserve projections, tank demographic trend analyses, complete review of claims practices and risks to the fund, and a review of premiums charged by insurance companies in the state that make use of the PLIA's reinsurance mechanism.

Client: **United States Army Central Insurance Fund**

Summary: Annual Loss Reserve and Funding Analysis and Rate Study

Details: The United States Army self-insures buildings, contents, vehicles, fidelity bonding, money and securities, aircraft, cargo, workers' compensation, and tort coverages for approximately 29,000 employees across multiple continents. Taylor & Mulder performs annual evaluations for the Fund including recommended reserve levels, fund balances, and rates to be charged internally for each of the coverages.

Client: **Fairfax County, Virginia**

Summary: Annual Loss Reserve Projection and Financial Projections

Details: Fairfax County, Virginia is the most populous jurisdiction in the Commonwealth of Virginia, with a population of more than 1.1 million residents. The County self-insures its workers' compensation, automobile liability, general liability, public officials' liability, and police professional liability exposures. Taylor & Mulder provides the County with an annual analysis of these lines of business that includes: (a) the development of financial requirements related to the maintenance of a stable reserve fund, (b) the estimation of unpaid loss and loss adjustment expenses, (c) estimation of such reserves on a nominal and discount basis, both at an expected value and at various confidence levels, (d) projection of prospective year losses and ALAE, and (e) an evaluation of the total funding requirements.

Client: **City of Hampton, Virginia, and Hampton City Schools**

Summary: Annual Loss Reserve Projection and Financial Projections

Details: The City of Hampton, Virginia has a population of approximately 137,000 residents, and is the home of the first free public school in America. Taylor & Mulder performs annual valuations of the City and School District's self-insurance program, which covers exposures for workers' compensation, general liability, automobile liability, public officials' liability and law enforcement liability. This ongoing study includes: (a) evaluation of loss experience, (b) projection of required reserve levels, including reserve estimates at 70%, 80%, and 90% confidence levels, (c) projection of claims cash flow for the next five fiscal years, (d) recommended funding guidelines for the next five years, and (e) recommendations concerning cost allocations and reserve funding contributions. All of these analyses are summarized in a detailed report that includes specific recommendations for the City and Schools separately.

Client: **Philadelphia Parking Authority**

Summary: Annual Loss Reserve Projection and Financial Projections

Details: The Philadelphia Parking Authority provides parking management and related services to the fifth largest city in the United States. The Authority self-insures its automobile liability, workers' compensation, and general liability exposures. Taylor & Mulder provides the Authority with annual evaluations that include: (a)

analysis of loss and ALAE reserves net and gross of self-insured retentions, (b) confidence levels and actuarial high and low estimates of ultimate losses, and (c) discounting based on expected investment income.

Client: **Virginia Transit Liability Pool**

Summary: Annual Loss Reserve Projection and Rate Studies

Details: The Virginia Transit Liability Pool is a risk pool for publicly owned transit systems across the state of Virginia. Taylor & Mulder performs two annual studies for the Pool, including setting rates for individual pool members based on needed funding levels and member experience, and projected needed reserves, including at various statistical confidence levels.

Client: **National Railroad Passenger Corporation (Amtrak)**

Summary: Retained Loss Analysis and Financial Projections

Details: Ms. Mulder was involved in budget modeling of workers' compensation costs and passenger liabilities as part of an evaluation of Amtrak's retained liabilities that fall below the attachment point of its excess insurance program. Taylor & Mulder was also requested to determine the ultimate projected losses for the future fiscal years for Amtrak. The analysis was performed separately for liabilities incurred due to (A) the Federal Employees Liability Act (FELA), (B) passenger injury, and (C) miscellaneous injuries (i.e. grade crossings, business invitee, trespasser, etc.). Ms. Mulder was also involved in estimating the effects of asbestos exposure on workers' compensation costs.

Client: **City of Durham, North Carolina**

Summary: Annual Loss Reserve Projection and Cost Allocation Study

Details: The City of Durham, North Carolina has a population of approximately 250,000 residents. The City self-insures workers' compensation, general liability, and automobile liability coverages. Annually, Taylor & Mulder performs two studies for the City of Durham. These studies include an evaluation of reserve adequacy, projection of annual costs in future periods, and allocation of costs to departments or funds for budgeting purposes.

Client: **North Carolina Insurance Department**

Summary: Risk-Focused Financial Examinations and Other Projects

Details: Taylor & Mulder is contracted by the State of North Carolina Insurance Department to perform a variety of services, including risk-focused financial examinations and other miscellaneous projects as needed. The following is a sampling of some of the projects we have performed for the Department:

Taylor & Mulder recently completed an evaluation of a privately held workers' compensation carrier on behalf of the Department in anticipation of a potential novation transaction. The analysis included comprehensive review of reserve practices, assumptions, and methodologies, as well as provision of reasonable estimates for reserves net and gross of reinsurance.

We conducted a study on behalf of the Department to evaluate a filing made on behalf of a multi-billion dollar mortgage guaranty insurer for waiver of the minimum policyholders' position. This project culminated in a 500 page report that was sent to 15 insurance departments around the country, as well as several thousand pages of modeling results. The scope of this project included an opinion on reserve adequacy, the analysis of the premium deficiency reserve, underwriting guideline analysis, compliance with the applicable state statutes regulating Mortgage Guaranty Insurers, capital adequacy studies, and stress testing under extreme economic conditions.

We evaluated the submission for the licensing of a new mortgage guaranty insurer for the Department. We based our analysis of liabilities, projections of financial ratios, market share, loan portfolio characteristics, underwriting manuals, and other operational data. This project included funding analysis, as well as projections of balance sheet items for a period of ten years.

Client: **State of Kansas Insurance Department**

Summary: Risk-Focused Financial Examinations and Rate-Filing Reviews

Details: Taylor & Mulder performs a number of services for the State of Kansas Insurance Department, including rate-filing reviews, risk-focused financial examination services, and other services as needed. The following is a brief summary of some of the recent projects we have completed for the State:

We recently completed a project providing actuarial services in support of a multi-state risk-focused financial examination of a multi-national insurer with over \$2.5 billion in written premiums. This project involved testing of reserves, reviewing rate adequacy, as well as looking at controls and risks including a complete review of reserving and ratemaking methodologies. This also included interviews with company personnel and extensive interviews with the company's chief actuary to discuss issues we observed in our analysis.

In addition, we have performed rate filing reviews for the State, including multiple reviews of rates submitted by some of the largest rating organizations in the US. Our reviews of rate filings in the state have also included review of appropriate catastrophic loss provisions in rates.

An ongoing rate filing review in the state involves a filing that appears to use price optimization techniques that was previously approved by regulators. Subsequent review of the rate filing has revealed potential use of price optimization strategies that may be harmful to consumers. This ongoing review will include a complete review of the modeling assumptions and methodologies used in the filing, the business case argued in the filing, a full review of the potential effects of the filing on consumers, as well as a review of pertinent laws, statutes, and standards of practice that govern the use of such methods.

The State of Kansas Insurance Department also requested our actuaries to provide training services for rate filing review personnel, with special focus on issues

surrounding development and trend, credibility issues, and a discussion of challenges with identifying and responding to price optimization strategies.

The State of Kansas Insurance Department Financial Surveillance Division requested that Taylor & Mulder provide a review of RBC calculations in connection with an insurance company that had an apparently excessive RBC level as a result of a recent reinsurance transaction. Our extensive investigation revealed that the transaction had not been accounted for properly, leading to an incorrect RBC value.

Client: **State of Hawaii Insurance Department**

Summary: Rate-Filing Review Services

Details: Taylor & Mulder provided rate filing review services to the State of Hawaii. This included reviews of rates from a large statistical reporting firm, as well as rates involving personal and commercial automobile coverage, homeowners, and controversial modeled catastrophe provisions. As part of all of our rate filing reviews, we were asked to provide detailed notes regarding our considerations in coming to our conclusions. These notes were provided to rate analysts in the state for training purposes.

Client: **Commonwealth of Pennsylvania Insurance Department**

Summary: Risk-Focused Financial Examinations, Liquidations, and Other Projects

Details: Taylor & Mulder is contracted by the Commonwealth of Pennsylvania Insurance Department to perform a variety of services, including risk-focused financial examinations, evaluation of liquidations and rehabilitations, and other miscellaneous projects as needed. Within the Department, we have provided services for the Office of Corporate and Financial Regulation Bureau of Financial Examinations and the Office of Liquidations and Rehabilitations. The following is a sampling of some of the projects we have performed for the Department:

We recently completed a project to evaluate the health of Laundry Owners' Mutual Liability Association, a workers' compensation insurer in the state. Our analysis included a review of reserve adequacy, premium deficiency reserve calculations, rate adequacy, and reinsurance retentions and cessions.

Taylor & Mulder provided actuarial services in connection with the financial examination of three medical professional liability insurers in the state: Millennium Insurance Company, Pennsylvania Medical Reinsurance Company and Professional Casualty Association. Our analyses included reviews of loss and loss adjustment expense reserves, reviews of the work of the company's independent actuary, tests of unearned premium reserves, reviews of the reinsurance programs, comments on long-term rate adequacy, and reviews the risk concentration by medical specialty.

Taylor & Mulder actuaries also worked on the liquidation of Physicians Insurance Company Office of Liquidations and Rehabilitations. We were involved in creating the transactions for a major offshore loss commutation for which records had been destroyed by Company management. This was done by performing extensive

analysis on all of the individual claims in the Company's database. Taylor & Mulder provided a forensic evaluation of the medical malpractice carrier, calculating the reserves that should have been recognized for every prior year-end in order to enable the Department to allocate damages to the management team and services providers for each year. Our actuaries also assisted the Department by providing a reconstruction of needed reserves at historical points in time prior to the insolvency and by providing assistance in analyzing other aspects of the insurer's operations.

Taylor & Mulder has been pre-qualified by the Pennsylvania Insurance Department to perform actuarial analyses related to Mutual to Stock Conversions.

Ms. Mulder has also provided rate filing review services to the Pennsylvania Insurance Department.

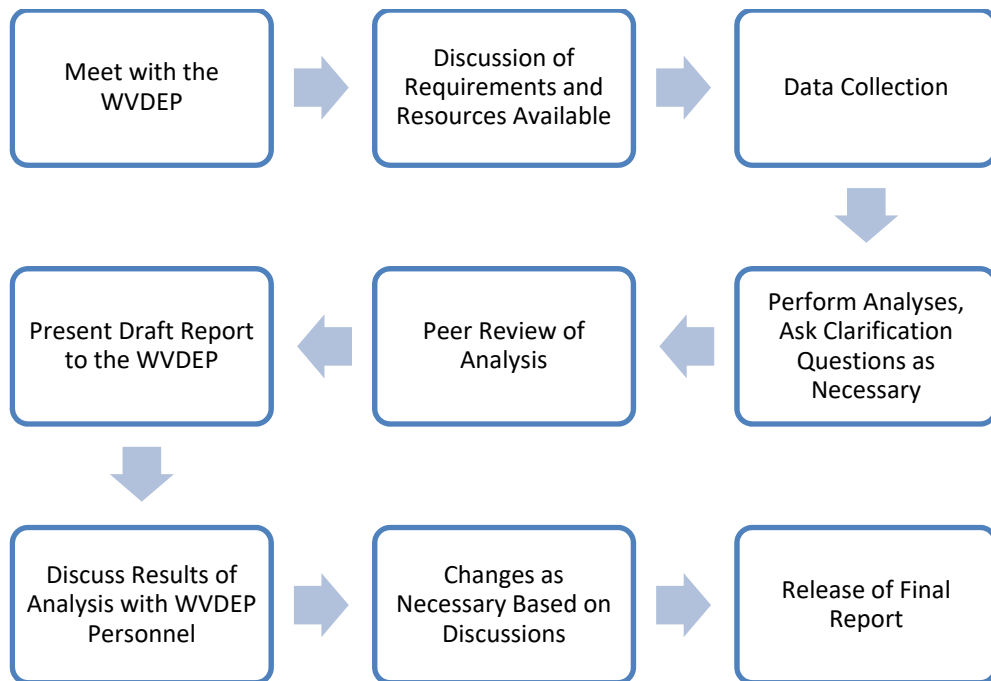
Work Plan

Approach and Scope of Work

Taylor & Mulder has previously provided actuarial services for the WVDEP in connection with this analysis. Therefore, our procedure this year would require less focus on background information and greater focus on data, changes to the market landscape and the reclamation fund generally, and changing expectations for the future. Our analysis this year would seek to refine observations from the previous analysis, test the accuracy of prior predictions, and improve upon our models.

We found it notable that the prior three reports in 2013, 2015, and 2017 had some significant differences in conclusions. We believe that reviewing prior predictions in relation to actual fund expenditures over the preceding six years could be a significant benefit to future projections.

The following flowchart diagrams the process we will use to perform the required work:



All work begins with discussions with the WVDEP. During this phase, we will collect basic information about the project, clarify the WVDEP's requirements, and determine the most effective way to contact individuals with the WVDEP to obtain data and information relevant to the study. Communication with the WVDEP is central to our work plan and will continue throughout the analysis process. As part of our commitment to quality of work product and excellent service, *we provide unlimited telephone conversations with our consultants at no cost to our clients*. We want our clients to feel comfortable discussing their needs with us and understanding every step of the project that we are doing for them.

After this initial phase, we will perform the analysis according to the following six general steps:

1. Data collection and vetting, including the analysis, including identification of unique conditions and trends influencing patterns in the data and discussion of these observations with the WVDEP.
2. Analysis of the fund to support the “report with a statement of actuarial opinion as to the Program’s fiscal soundness in accordance with West Virginia Code §22-1-17” per RFQ section 4.1.2. This analysis will include:
 - a. Projection of incurred loss and ALAE to expected ultimate values,
 - b. Detailed financial projection of present assets and liabilities for a period of at least 20 years,
 - c. Detailed financial projection of future assets and liabilities for a period of at least 20 years,
 - d. Preparation of a table describing findings from steps 2.b and 2.c,
 - e. Analysis of long term and/or perpetual liabilities,
 - f. Analysis of anticipated and unanticipated contingencies, and
 - g. Information and analysis required for compliance with applicable laws and accounting standards, including GASB 10 and GASB 30.
3. Reasonability checks and peer review by senior FCAS staff,
4. Development of draft reports and exhibits detailing our findings within the first 30 days of receipt of data,
5. Discussion and revision of drafts to produce a final report;
6. Release of final draft report, presentation of findings, and discussion with the WVDEP.

Each of these steps will be conducted in an environment of intense scrutiny and constant review for reasonability and accuracy. While step 3 formalizes the process of peer review, the same review will take place implicitly between each step of the work plan.

STEP 1: Data Collection and Vetting

Within the first three days of assignment issuance, we will convene with the board personnel and work with them to understand significant exposures or unique risks and issues that will affect loss trends in our analysis. This will include changes in underlying risks, shifts in exposure or changing trends, operational changes affecting claims handling, or legal issues that are expected to have an impact on future claims development. At this time we will provide the WVDEP with a data request letter outlining our specific data requirements, and we will work with the WVDEP to ensure data received is what we need to conduct the WVDEP’s study.

Once we have thorough understanding of the data, we will begin analyzing and vetting the data to ensure its integrity and reasonability. Here we will address any unexpected patterns through further dialogue with the WVDEP or through research as needed.

When we are satisfied with the completeness of the data, we will organize it into the most usable form if it is not already in a readily usable form. Depending on the data available to us, we will then make a determination as to which actuarial methods we will employ in the ensuing analyses.

STEP 2: Reserve Analysis and Loss Projections

During this phase, we will employ several methods in order to best obtain projections of losses in the coming years. As with our most recent analysis for the WVDEP in 2015, we will likely continue to employ advanced modeling techniques to project anticipated land and water liabilities, updating our model for more recent information and reviewing the reasons behind any changes that may result. However, our analysis this year will also entail revisiting our assumptions to ensure that they are still appropriate, and considering carefully the analysis underlying the conclusions from the most recent actuarial report in 2017. In addition, we may seek additional statistical approaches and perspectives that may be valuable for understanding the fund liabilities and the market more generally.

Our analysis will also involve a projection of future assets and liabilities for the aforementioned categories. Typically this will involve projecting certain exposure bases as a way of determining anticipated relative risk exposure in the future. These projected exposure bases provide a method of estimating future assets and liabilities which will be placed in an appropriate timeline based on anticipated payment or accrual patterns derived from historical data. It should be noted, however, that the particular projection methods employed will depend on the data available and the features of each risk under analysis.

Through our analysis we will have developed information required for compliance with Government Accounting Standards Board standards, GASB #10 and GASB #30, relating to requirements for public entity risk pools and entities other than pools. We will work with the WVDEP to ensure that compliance with these standards is met.

STEP 3: Reasonability Checks / Peer Review

The report will undergo (1) our stringent peer review process and (2) reasonability checks to ensure logical consistency and accuracy. We will take this opportunity to revise any estimates if necessary. As stated previously, while this step will certainly be taken after ultimate losses and loss reserves have been estimated and risk margins determined, it will be taken at several intermediate steps along the way to ensure smooth progress and accurate analysis.

Reasonability checks will take the form of an analysis of the underlying data, assumptions underlying each intermediary step and method, and all conclusions regarding ultimate losses, indicated loss reserves, and risk margins. These checks may also include comparisons of ratios (such as loss ratios) to other book years and to industry data, taking into account rate increases, inflation, and market conditions. We will investigate the source of any ensuing discrepancies to ensure sound analysis.

STEP 4: Development of Draft Reports

We will write a narrative report and prepare exhibits for the report on behalf of the WVDEP within 3 weeks of receipt of data. We will submit a draft report to the WVDEP. Our report will include:

- A summary of findings, which would include a comparison of our calculations with those values carried in the WVDEP's reserves for loss and loss adjustment expense reserves, on a net and gross basis if applicable.

- Our range of reasonable estimates of loss and loss adjustment expense reserves on a net of excess insurance and a gross of excess insurance basis.
- Exhibits, including and loss triangles, which support our estimate of loss and loss adjustment expense reserves.
- An explanation of all methodologies we employ in evaluating and estimating ultimate values for losses and loss adjustment expense reserves.
- Physical an electronic copies of work papers, tables, and models employed.

STEP 5: Discussion and Revision

Following the draft report, we will receive comments from the WVDEP regarding our analysis. We will discuss those comments with the WVDEP and make changes to our analysis as needed. Following this process, we will prepare a final report to send to the WVDEP.

STEP 6: Final Report

Within three days of being notified by the Contract Administrator that the draft report and any revisions can be finalized, we will submit our final report to the WVDEP.

Following these steps, we will meet with the WVDEP staff and/or elected officials to present our findings.

Timetable for Completion

The following chart outlines major milestones for work to be performed. Taylor & Mulder prides itself on completing work on time and on a schedule convenient to our clients without compromising on quality.

Date	Milestone
Receipt of Contract	Work Commences
First Week	Provide Data Request, Set Up Kickoff Meeting
June 15	Progress Report; Complete First Cut of Analysis
August 15	Progress Report; Thorough Testing of Assumptions and Results
Before October 15	Provide Complete Draft Report
November 15	Attend Exit Conference
November 30	Provide Final Report

Typically, our projects are able to move faster than the schedule outlined above if data is available and the client is available for some straightforward communication early in the process. We prefer to provide the client with as much time as possible to ask any questions they may have about our work and to ensure satisfaction with our deliverables.

Appendix A – Cost Proposal

The following chart shows the proposed cost, inclusive of travel, for the actuarial report in years one, three, five, and seven:

Year	Cost
1	\$59,950
3	\$63,450
5	\$66,950
7	\$70,450

Work outside of these projects would be performed at a price agreed upon with the State before such work commences or billed at an hourly rate according to the following schedule:

Staff Level	Price per Hour
FCAS Staff	\$295
ACAS Staff	\$225
Actuarial Assistant	\$175
Clerical	\$50

Appendix B – Resumes

The following six pages contain the resumes for the individuals assigned to this project in the following order:

1. E. Toni Mulder, FCAS, MAAA, FCA
2. Daniel Lupton, FCAS, MAAA, CSPA, MBA
3. Bobby J. Jaegers

RESUME

EVELYN TONI MULDER, FCAS, MAAA, FCA

PROFESSIONAL DESIGNATIONS:

- Fellow of the Casualty Actuarial Society (FCAS)
- Fellow of the Conference of Consulting Actuaries (FCA)
- Member of the American Academy of Actuaries (MAAA)

EXPERIENCE:

Ms. Mulder has over 35 years' experience in the actuarial field, including 28 years as a consultant. As a consultant, Ms. Mulder has served over 75 insurance companies, 40 self-insured hospitals, federal, state, county, and local governmental agencies, and Fortune 500 companies. Services include reserving, pricing, funding studies, financial examination services for insurance departments, actuarial analysis for insurance department liquidations, managing captives, reinsurance, fronting arrangements, statutory and GAAP accounting, computer simulation modeling, forensics, claims analysis and marketing. She provides loss reserve opinions and rate filings for insurance companies and funding, reserving, GASB10 review, premium and rate determination and cost allocation studies for self-insurers. Her experience includes expert witness testimony for litigation and arbitration proceedings. Ms. Mulder specializes in long tail lines of business including workers' compensation, taxi cab liability, medical malpractice for hospital and physicians' and surgeons', governmental liability, general liability, products liability, commercial automobile liability, railroad liability and reinsurance.

EMPLOYMENT HISTORY:

Taylor & Mulder, Inc., Principal and Consulting Actuary, 1998 to present. Consulting to insurance companies in the U.S. and captive insurers in Bermuda. Services included reserving, pricing, funding studies, financial examination services for insurance departments, actuarial analysis for insurance department liquidations, managing captives, reinsurance, fronting arrangements, statutory and GAAP accounting, computer simulation modeling, forensics, claims analysis, operations of two Bermuda domiciled insurance companies, reserving, premium and rate determination and cost allocation studies for self-insurers. Her experience includes expert witness testimony for litigation and arbitration proceedings.

Ms. Mulder has testified as an expert and provided expert reports in disputes involving arbitration and litigation between insurance companies, reinsurers, claims adjusting firms and service providers. Ms. Mulder has testified on behalf of insurance companies and service providers. She specializes in forensics, calculating the effects of prior decision making and policies, and retrospective reserving issues.

William M. Mercer, Incorporated, Principal and Coordinating Partner, (Washington, DC) 1992 to 1997. Office head for the Washington DC office of the Risk, Finance and Insurance group. This group provided actuarial analyses for insurance companies, insurance Departments, self-insured corporations, Federal, State and County governmental agencies, railroads and hospitals. Services include pricing, reserving, funding studies, cost allocation, feasibility studies, GASB10,

reinsurance evaluations, large risk analysis, captive feasibility studies, insurance company modeling, catastrophe modeling, litigation support and expert witness testimony, and mergers and acquisitions. She was project manager for a client where the firm designed, programmed and tested a hurricane model that she presented at a rate hearing before the Texas State Board of Insurance. Ms. Mulder also managed the project to calculate the property and liability costs for the Federal Government for the RTC for \$18 billion in properties in numerous classification codes for properties located around the country. For one of her railroad clients, she estimated the cost of future railroad collisions.

Tillinghast/Towers Perrin, Vice President, (Vienna, Virginia) 1987 to 1988. Consulting actuary to insurers and self-insurers in the areas of pricing and reserving. Clients included insurance companies, self-insurers, Bermuda captives, hospitals, governments, and railroads.

Deloitte Haskins & Sells, Senior Manager (Washington, DC) 1982 to 1986. Provided consulting services to clients and audit support for 66 casualty insurance companies countrywide each year. Audit clients included Munich Reinsurance, Safeco, Gerling Global, Metropolitan Reinsurance, Metropolitan Property and Casualty, Motors Insurance Company and Armco. On a significant number of audit clients, she also provided loss reserve opinions. Self-Insured clients included governments and hospitals.

Edward H. Friend & Company, Chief Casualty Actuary and Assistant Vice President (Washington, DC) 1979 to 1982. Responsibilities included managing the casualty actuarial practice for a pension and employee benefits consulting firm. Clients included over 80% of the hospitals in DC and a number in West Virginia. Ms. Mulder prepared the actuarial reports for the hospitals for their risks of hospital and physicians' and surgeons' professional liability, and workers' compensation.

Chubb & Son Insurance Group, Assistant Actuary and Corporate Officer (Short Hills, New Jersey) 1976 to 1979. She was responsible for the commercial automobile and general liability divisions of the actuarial departments. This included working closely with the underwriters. Ms. Mulder was the liaison between the actuarial department, the underwriting department and the ISO committees for these lines of business.

Continental Insurance Company, Actuarial Assistant (New York, New York) 1971 to 1975. Ms. Mulder was responsible for preparing the rate filings for private passenger automobile and homeowners for approximately half of the state insurance departments in the country.

PROFESSIONAL ACTIVITIES:

- Casualty Actuarial Society Task Force on Reserving Principles – Assigned the task of Revising the 1988 Statement of Principles Regarding Property and Casualty Loss and Loss Adjustment Expense Reserves – 2001 to 2008
- Casualty Actuarial Society Committee on Reserves – 1997 to 2003
- Casualty Actuarial Society Committee on Online Services – 1997 to 2002
- Liaison to the Casualty Actuarial Society Committee on Online Services on behalf of the Casualty Actuarial Society Committee on Reserves – 1997 to 2002
- Liaison to the Casualty Actuarial Society Committee on Health and Managed Care Issues on behalf of the Casualty Actuarial Society Committee on Online Services – 2001 to 2002

- Liaison to the Casualty Actuarial Society Education Policy Committee on behalf of the Conference of Consulting Actuaries – 1999 to 2001
- Casualty Actuarial Society Committee on Valuation, Finance and Investments – 1997 to 2000
- American Academy of Actuaries Issues Committee Chair of Self-Insurance Issues – 1997 to 1999
- Joint Program Committee for the Casualty Loss Reserve Seminar – 1993 to 1998
- American Academy of Actuaries - Chairperson, Committee on Publications – 1993 to 1997
- Contingencies Magazine – The Journal of the American Academy of Actuaries – Chairperson, Editorial Advisory Board – 1993 to 1997
- Contingencies Magazine – The Journal of the American Academy of Actuaries – Member, Editorial Advisory Board – 1988 to 1993
- Casualty Actuarial Society – Advisory Committee to Forecast 2000 Representing the Casualty Actuarial Society – 1988 to 1993
- The Actuarial Update (The American Academy of Actuary's Newsletter) Editor – 1989-93
- The Actuarial Review (The Casualty Actuarial Society's Newsletter) News Editor – 1988-92
- Casualty Actuarial Society External Communications Committee Chairman – 1987 to 1989
- Casualty Actuarial Society External Communications Committee Vice-Chairman – 1986-87
- Casualty Actuarial Society External Communications Committee – 1983-1986
- Casualty Actuarial Society Committee on Career Enhancements – 1982-1983

EDUCATION:

- BA in Mathematics from the State University of New York at Plattsburgh, 1971

RESUME

Daniel W. Lupton, FCAS, MAAA, CSPA, MBA

PROFESSIONAL DESIGNATIONS

- Fellow of the Casualty Actuarial Society (FCAS)
- Member of the American Academy of Actuaries (MAAA)
- Certified Specialist in Predictive Analytics (CSPA)
- Master of Business Administration (MBA)

EXPERIENCE

At Taylor & Mulder Inc., Mr. Lupton has specialized in statistical modeling, both in the creation and use of models and in the review of statistical models for insurance regulation. This work has included use or review of hierarchical Bayesian models, generalized linear models, bootstrap models, regression splines, and cluster analysis, among other cutting-edge predictive analytics techniques.

In addition, he has been involved in projects including assisting with risk-focused financial examinations of insurance companies, reviewing rate filings for state insurance departments, analyzing liabilities of self-insured government agencies and municipalities, stress testing for mortgage guaranty insurance, analyzing lifetime neurological birth injury claims, and supporting expert witness testimony. Mr. Lupton has particular experience with professional liability, workers' compensation, automobile liability, general liability, and underground petroleum storage tank insurance.

This work has included reserve studies and cost allocation studies, stochastic loss modeling, reviewing rate filings, generating pro-forma financials, assisting with GASB 10 and GASB 30 compliance, and forming opinions regarding risk transfer for excess insurance contracts.

EMPLOYMENT HISTORY

Prior to working at Taylor & Mulder, Mr. Lupton worked for a Milliman, Inc., a major consulting firm, where he helped to perform analyses in such diverse lines as workers' compensation, general liability, commercial auto liability, mortgage guaranty, medical professional liability, environmental liability, crop insurance, surety, and fiduciary insurance, among others. In this capacity he was responsible for aiding in data entry and analysis tasks, manipulation of large databases, creation of custom software to solve analysis tasks, and creation of client-oriented reports.

PROFESSIONAL ACTIVITY

- Chair, CAS Machine Learning Working Party, 2018 – Present
- Member, CAS Ratemaking Committee, 2017 – Present
- Member, Dynamic Risk Modeling Committee, 2015 – Present
- Editorial Review Staff, Variance Actuarial Journal, 2014 – Present
- Member, Membership Advisory Panel of the Casualty Actuarial Society, 2013 – Present
- Certified Specialist in Predictive Analytics, 2017

- Member, Diversity Committee of the Casualty Actuarial Society, 2015 – 2017
- Fellow of the Casualty Actuarial Society, 2014
- Member of the American Academy of Actuaries, 2013

EDUCATION

- MBA, University of Maryland Robert H. Smith School of Business, 2011
- BA with Comprehensive Honors, Mathematics and English, 2008

RESUME

Bobby Jaegers

EXPERIENCE

At Taylor & Mulder Inc., Mr. Jaegers has performed rate filing reviews, prepared rate filings for insurance clients, conducted reserve analyses, and designed statistical models for insurance companies, captive insurers and risk retention groups. His experience in designing models is translated into his detailed analysis of sophisticated, complex models presented in the review of rate filings for private passenger automobile and homeowners for the top personal lines writers in the country. Mr. Jaegers works on the review of rate filings on behalf of numerous insurance departments. Statistical modeling and rate filing reviews include all of the major lines of insurance such as worker's compensation, personal automobile, commercial automobile, homeowners, inland marine, property, dwelling fire, farmowners, motorcycle, recreation vehicles, personal liability, personal umbrella, equipment breakdown, professional liability insurance and earthquake, hurricane and other catastrophe models.

Mr. Jaegers is responsible for data compilation, manipulation and analyses for financial examinations of insurance companies on behalf of numerous insurance departments. His responsibilities include transforming and analyzing client data required for financial examinations. He works with advanced statistical models such as generalized linear models for insurance companies, captives, risk retention groups, government entities, self-insured clients and state insurance departments.

EMPLOYMENT HISTORY

Prior to joining Taylor & Mulder, Inc., Mr. Jaegers worked for Shelter Insurance Companies, a midwestern property and casualty insurer, where he compiled rate filings and approved rate filings assembled by peers for lines including homeowners, private passenger automobile, commercial automobile, mobile-homeowners, dwelling fire, general liability, farmowners, boatowners, and inland marine. He was also responsible for manipulating databases and developing web-based software solutions to visualize actuarial analyses.

PROFESSIONAL ACTIVITY

- Completed CAS Exams P/1, FM/2, MFE/3F, S, 4/C, OC1, 5
- Satisfied all VEE Requirements

EDUCATION

- BS with Honors from Maryville University of St. Louis, 2012

Appendix C – Signature Pages, Contract Manager, Purchasing Affidavit, & Addendum Acknowledgment

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.

Daniel W. Lupton, Vice President
(Name, Title)
Daniel W. Lupton, Vice President
(Printed Name and Title)
10508 Rivers Bend Ln., Potomac, MD 20854
(Address)
(301) 956-9199 / (301) 365-4882
(Phone Number) / (Fax Number)
dlupton@taylorandmulder.com
(email address)

CERTIFICATION AND SIGNATURE: By signing below, or submitting documentation through wvOASIS, I certify that I have reviewed this Solicitation 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 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 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.

Taylor & Mulder, Inc.

(Company)

Daniel W. Lupton, Vice President
(Authorized Signature) (Representative Name, Title)

Daniel W. Lupton, Vice President

(Printed Name and Title of Authorized Representative)

March 13, 2019

(Date)

(301) 956-9199 / (301) 365-4882

(Phone Number) (Fax Number)

REQUEST FOR QUOTATION
Actuarial Services for WVDEP Office of Special Reclamation

- 9.2. Vendor will be responsible for controlling cards and keys and will pay replacement fee, if the cards or keys become lost or stolen.
- 9.3. Vendor shall notify Agency immediately of any lost, stolen, or missing card or key.
- 9.4. Anyone performing under this Contract will be subject to Agency's security protocol and procedures.
- 9.5. Vendor shall inform all staff of Agency's security protocol and procedures.

10. VENDOR DEFAULT:

- 10.1. The following shall be considered a vendor default under this Contract.
 - 10.1.1 Failure to perform Contract Services in accordance with the requirements contained herein.
 - 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: Daniel W. Lupton
Telephone Number: (301) 956-9199
Fax Number: (301) 365-4882
Email Address: dlupton@taylorandmulder.com

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

CONSTRUCTION CONTRACTS: Under W. Va. Code § 5-22-1(i), the contracting public entity shall not award a construction contract to any bidder that is known to be in default on any monetary obligation owed to the state or a political subdivision of the state, including, but not limited to, obligations related to payroll taxes, property taxes, sales and use taxes, fire service fees, or other fines or fees.

ALL CONTRACTS: 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 exceeds 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: (1) for construction contracts, the vendor is not in default on any monetary obligation owed to the state or a political subdivision of the state, and (2) for all other contracts, 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: Taylor & Mulder, Inc.

Authorized Signature: [Signature] Date: 3/13/2019

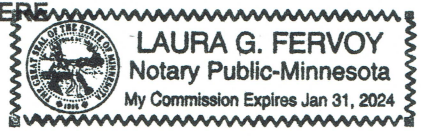
State of Minnesota

County of Ramsey, to-wit:

Taken, subscribed, and sworn to before me this 13th day of March, 2019

My Commission expires 01/31/2024, 20

AFFIX SEAL HERE



NOTARY PUBLIC [Signature]
Purchasing Affidavit (Revised 01/19/2018)



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

State of West Virginia
 Request for Quotation
 10 – Consulting

Proc Folder: 542450

Doc Description: Addendum 2-OSR Actuarial Consulting Services

Proc Type: Central Contract - Fixed Amt

Date Issued	Solicitation Closes	Solicitation No	Version
2019-03-06	2019-03-13 13:30:00	CRFQ 0313 DEP1900000020	3

BID RECEIVING LOCATION

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

VENDOR

Vendor Name, Address and Telephone Number:

Taylor & Mulder, Inc.
 10508 Rivers Bend Ln.
 Potomac, MD 20854
 (301) 956-9199

FOR INFORMATION CONTACT THE BUYER

Jessica S Chambers
 (304) 558-0246
 jessica.s.chambers@wv.gov

Signature X 

FEIN # 22-3576077

DATE 3/13/2019

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