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[List View](#)[General Information](#) [Contact](#) [Default Values](#) [Discount](#) [Document Information](#) [Clarification Request](#)

Procurement Folder: 972331

Procurement Type: Central Master Agreement

Vendor ID: 000000178022

Legal Name: NOBLE CONSULTING SERVICES INC

Alias/DBA:

Total Bid: \$150,000.00

Response Date: 12/14/2021

Response Time: 15:42

Responded By User ID: Nobleadmin

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SO Dept: 0704

SO Doc ID: INS2200000002

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Status: Closed

Solicitation Description: Examination Best Practices and Teammate Software Training

Total of Header Attachments: 1

Total of All Attachments: 1



Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
1	Education and Training Services	1000.0000	HOUR	150.000000	150000.00

Comm Code	Manufacturer	Specification	Model #
86000000			

**Commodity Line Comments:** We are proposing a blended rate of \$150.00 per hour for our Noble project team. This proposal is for the initial work. Our initial estimate is for 280 hours at \$150 per hour, for \$42,000. It is possible that the project would most effectively be implemented over a three-year period, allowing certain practices and procedures to be developed and then utilized by WVOIC staff with assistance from the Noble Team over the course of real examinations and projects.

**Extended Description:**

Please note the number of hours on the pricing page is for evaluation purposes only. The actual hours will vary.



**Request for Quotation  
INS2200000002**

**Best Practices and Teammate Software  
Training**

**Issued to:**

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

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December 14, 2021

Josh Hager  
Department of Administration, Purchasing Division  
2019 Washington Street East  
Charleston, WV 25305

Re: Request for Quotation – INS2200000002 – Examination Best Practices and Teammate Software Training

Dear Mr. Hager,

On behalf of Noble Consulting Services, Inc. (Noble), I am pleased to present this proposal to provide examination best practices and Teammate software training to the State of West Virginia Offices of the Insurance Commissioner (Department or WVOIC). We appreciate the opportunity to submit this proposal and believe our qualifications are an excellent match to the Department's needs.

Below are brief summaries of key strengths of our firm and proposed staff, and reasons why we are well-suited to continue to provide the best value to the Department.

- Noble is a well-established regulatory consulting firm. Noble has been providing regulatory examination and financial consulting services to state insurance departments for over two decades, since 1997. We have long-term business relationships with several regulators, including the WVOIC.
- Noble has extensive experience in examining insurance companies and groups in virtually all lines of business. Our full range of experience includes examining some of the largest, most complex insurance groups in the industry, as well as examining numerous smaller companies and single state insurers. For example, over the past five years Noble has performed insurance company examination work on over 30 insurance groups and over 100 other insurance companies, on behalf of 22 states.
- In addition to risk-based financial examinations, Noble's experience includes risk-focused financial analysis and market conduct examinations, as well as other projects performed on behalf of state regulators.



- Our staff is highly experienced and possesses the desired expertise, skill sets, qualifications, and professional designations. The proposed team members have the qualifications and experience as required by RFQ INS2200000002. This is described in the **Qualifications – Proposed Personnel** section of this proposal, as well as in the biographies of the team members included herein.
- Two members of our proposed team (Bill O’Connell and Jim Hattaway) are NAIC Accreditation Team members.
- Bill’s experience makes him uniquely suited to assist in providing the desired services. Since 2018, Bill has provided exam supervision of contract firms, and training for WVOIC employees.
- Another of our proposed team members, Stefan Obereichholz-Bangert, is a TeamMate Champion and recently assisted and trained an insurance department in its implementation of TeamMate for its Analysis Division.
- We regularly utilize TeamMate on our regulatory examinations and other projects, and we are proficient in the use of the software.
- We are a frequent provider of training to state Insurance Departments and industry groups on a variety of important technical topics. During the past few years, we have provided training on risk focused examination and analysis topics to regulatory personnel from several states, in addition to speaking at the annual NAIC Insurance Summits and SOFE CDS.
- We have an employee-based business model. Learning on the job is the most effective manner to train and develop examiners. We have extensive experience in training our employees and insurance department staff. In addition, we provide regular, formalized training sessions for our staff to keep current on industry and technical developments, often driven by changes occurring at the NAIC level.
- Noble’s business model provides a consistent level of service which includes frequent regularly scheduled communication. Our Noble executives personally ensure that client satisfaction and service levels meet our high standards.



We welcome the opportunity to amplify any aspect of the proposal to the Department at the discretion of the evaluators by providing additional information or making an oral presentation.

Regards,

A handwritten signature in blue ink that reads 'Steve Hazelbaker'.

Steve Hazelbaker, CPA, FLMI  
President  
shazelbaker@noblecon.net







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## Purpose and Scope

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The West Virginia Offices of the Insurance Commissioner (WVOIC) is seeking to establish a contract for Examination Best Practices and TeamMate Software Training. The scope of this project is more specifically addressed below in the [Service Requirements and Deliverables](#) section of this proposal.

## Qualifications – Proposed Personnel

RFQ INS2200000002 (the RFQ) requires individuals with the following minimum qualifications:

1. An Examiner with a Certified Financial Examiner “CFE” designation
2. An Examiner with a Certified Insurance Examiner “CIE” designation
3. An Examiner with an Automated Examination Specialist “AES” designation
4. A Certified Public Accountant “CPA”
5. A Designated TeamMate Champion

The RFQ also requires the following minimum experience:

1. Three (3) to five (5) years of examination experience.
2. Must have performed and reviewed examination procedures under the Risk Focused Approach.
3. Three (3) to five (5) years of analysis experience.
4. Must have performed and reviewed analysis procedures under the Risk Focused Approach. Experience with Corporate Governance and Enterprise Risk Management.
5. Three (3) to five (5) years of TeamMate related experience.
6. The TeamMate Champion must have attended the TeamMate User Forum for the preceding three (3) years.

The team members we propose for this engagement meet or exceed the minimum qualifications set forth by the WVOIC, as indicated below.

**Bill O’Connell, CFE, CPA, CFE (Fraud)** is the former Chief Examiner for the state of Georgia, and he has provided services assisting the WVOIC since 2018. Bill has supervised or been an EIC on many multistate examinations. This experience includes such major insurers as



Aegon Group (Transamerica), AFLAC Group, Lincoln National Group, Pacific Life Insurance Company, and Unum Group, as well as many other companies. Bill has over 25 years of insurance company examination experience. He has also been a member of the NAIC Accreditation Review Team since 2006.

**Jim Hattaway, CFE, CIE, AMCM, ARC, CIA**, has over 30 years of experience examining and supervising financial and market conduct aspects of insurance companies. Previously, Jim was the Insurance Examinations Supervisor with the Alabama Department of Insurance (ALDOI). He was responsible for oversight of all financial examinations conducted by the ALDOI, ranging from small mutual companies to large international companies. Jim has been a member of the NAIC Accreditation Review Team since 2015. With Noble (since 2014), Jim is a Managing Director responsible for supervision of financial and market conduct examinations. Jim has worked with numerous states on many market conduct examinations ranging from specific market conduct issues on both life and P&C companies, to general high-level market conduct examinations conducted in conjunction with financial examinations.

**Stefan Obereichholz-Bangert, AES, CISA, CISM, CDPSE**, joined Noble in 2014 and is one of Noble's TeamMate Champions. Stefan has led IT reviews in connection with numerous regulatory examinations. His TeamMate experience includes assisting a state insurance department with the implementation of TeamMate for the analysis division. He has attended the TeamMate User Forum for the past three years.

**Steve Hazelbaker, CPA, FLMI**, has over 30 years of experience in the insurance industry. Since joining Noble in 2015, Steve's experience includes having performed and reviewed analysis procedures under the Risk Focused Approach for state insurance departments. In connection with statutory financial examinations performed by Noble, Steve serves as a corporate governance and enterprise risk management specialist. In such analysis and examination roles, Steve has reviewed the ORSA filings of more than 25 insurance companies and groups.

**Shelby Lambert, CFE, AIE, MCM**, began working with Noble in 2017. During her time with Noble, she has been on the examinations of numerous insurance companies. In addition to her experience with risk-focused financial examinations, Shelby has experience performing market conduct examinations. Her examination experience has included health insurance companies.



## Service Requirements and Deliverables

We understand that our services must meet or exceed the following requirements as set out by the RFQ:

### Financial Examination Best Practices

1. For Financial Condition Examinations, the following are the tasks to be performed:
  - i. Assist the Department in modifying procedures to assure that examinations are conducted to meet the NAIC Accreditation Standards, using the NAIC Risk-Focused Examination (RFE) approach, as prescribed in the NAIC Financial Conditions Examiner's Handbook (Handbook) and in accordance with NAIC Accreditation Standards.
  - ii. Review and develop procedures to ensure examinations are in accordance with West Virginia's laws and regulations.
  - iii. Review and develop procedures to ensure applicable statutory accounting principles, as prescribed in the NAIC Accounting Practices and Procedures Manual and Annual Statement Instructions are met.
  - iv. Provide best practices for any findings or deficiencies and procedures to ensure deficiencies are resolved according to the NAIC Accounting Practices and Procedures Manual and Annual Statement Instructions.
  - v. Provide on-the-job training, as needed, to Department staff.
  - vi. Assist in the development of follow-up requirements relating to examination recommendations, management letter comments and supervisory plans.

**Relevant Experience:** Our core expertise is the performance of risk-focused financial examinations of insurance companies in accordance with the Handbook. For example, as indicated in the cover letter, over the last five years, Noble performed examinations using the RFE approach on over 30 insurance groups and over 100 other insurance companies on behalf of 22 states and the District of Columbia. Bill and Jim are two of Noble's three supervisors, performing technical oversight, review, and quality control, as well as directly participating and providing oversight in key examinations. Their supervision experience has extended to Noble employees, state insurance department employees, and to other contractors during such coordinated examinations.



Noble's examinations are performed in accordance with NAIC Accreditation Standards. Certain exams have been selected for Accreditation Review. Bill O'Connell and Jim Hattaway have been NAIC Accreditation Team members since 2006 and 2015, respectively.

**Legal Compliance:** Virtually all of Noble's core financial examination work, as well as our market conduct examinations and insurance regulatory consulting projects, require us to be familiar with applicable state and federal laws and insurance regulations. We have performed work for numerous states. As a result of such experience, we are familiar with the need to adhere to and comply with:

- State of West Virginia Insurance Code provisions
- Specific Regulations applicable through statute
- Health insurance laws, such as HIPAA and related privacy laws
- Federal Regulations that apply

In preparation for this West Virginia role, we will determine which West Virginia laws would apply, deviate, or supplement the NAIC Model laws. The applicability of certain West Virginia laws, rules, and regulations will also be discussed with the Department. Bill has provided services to assist the WVOIC since 2018.

**Statutory Knowledge:** We have extensive experience with and knowledge of the NAIC Accounting Practices and Procedures Manual documenting the Statutory Accounting Principles, as well as familiarity with Annual Statement Instructions. Our experience ranges from utilizing the SSAPs to prepare financial statements when associates worked for the industry, to the vast amount of experience with determining compliance with Statutory Accounting Principles by conducting many regulatory examinations. We are also proficient with Generally Accepted Accounting Principles as they apply to insurance companies.

**Addressing Findings and Deficiencies:** Our extensive examination experience has provided significant experience with addressing examination findings and deficiencies on numerous occasions with state insurance departments, reaching appropriate statutory resolution.

**Training:** As noted in our cover letter, a key feature of Noble is our employee-based model. While we hire experienced personnel, we also actively recruit examiners as interns and recent college graduates – training them in a similar manner as a state insurance



department must train its staff. On the job training is certainly the best experience new examiners can have, and we have extensive experience in training our employees and Department staff on examinations.

We have worked with examination teams of varying sizes and provided appropriate on-the-job training over the span of their careers. We are committed to providing needed training/feedback/support to Department examiners. Just as it is for a state insurance department, the successful development of staff is one of the keys to the success of Noble.

Noble provides training to our insurance regulatory partners on many different subjects as requested. Members of our staff have recently provided training to several state insurance departments, including Arkansas, Indiana, Louisiana, Michigan, North Carolina, and Pennsylvania. Noble staff have also presented to industry groups, including at the NAIC Insurance Summit, SOFE Career Development Seminar, and IRES Career Development Seminar.

Following is a partial list of training topics and presentations we have delivered:

- Prospective Risks
- ERM in Action; Reviewing ERM for ORSA and Non-ORSA Filers
- Health Insurance Trends and Developments
- Completeness and Accuracy of Liability Data
- Coaching and Staff Development: Critical Thinking and Professional Skepticism
- Interviewing C-Level Executives and Related Documentation
- Risk-Focused Analysis; Risk-Focused Examination Process
- Analysis and Examination Writing Skills; SRM and IPS Exercise
- Financial Statement Risk Analysis; Red Flags in Reserving and from Statutory Statements
- Integrating ORSA/ERM/SOX into Exams
- Coordination between Actuaries and Examiners from an Actuarial Perspective
- Risk Statements, Controls, Controls Testing, and Substantive Testing Exercise
- Principles Based Reserving
- Exam Coordination – Practices to Consider
- Analyst/Examiner Communication
- Accreditation
- Troubled Company Warning Signs and Other Considerations



Noble also provides formal training sessions for our staff keep everyone current on changes within our firm, generally driven by industry developments and changes occurring at the NAIC level.

Annually, Noble conducts two Ethics Webinars to provide relevant continuing education and related credits to industry regulators.

**Follow-up Requirements:** Our extensive examination experience has often required assisting in the development of follow-up requirements related to examination recommendations, management letter comments, and supervisory plans. We have in depth experience in all such follow-up aspects. We have frequently worked with companies and examiners to determine the appropriate remediation plan to address examination findings. We ensure that communication to analysts and other regulators provides a clear and thorough understanding to facilitate appropriate follow-up.

#### **Market Conduct Examination Best Practices**

2. For Market Conduct Examinations, the following are the tasks to be performed:
  - i. Assist the Department in modifying procedures to assure that examinations are conducted to meet the Standards as prescribed in the NAIC Market Regulation Handbook.
  - ii. Review and develop procedures to ensure examinations are in accordance with West Virginia's laws and regulations.
  - iii. Provide best practices for any findings or deficiencies and procedures to ensure deficiencies are resolved satisfactorily.
  - iv. Provide on-the-job training, as needed, to Department staff.
  - v. Assist in the development of follow-up requirements relating to examination recommendations, management letter comments and/or corrective action plans.

**Relevant Experience:** Noble has substantial experience conducting market conduct examinations under both turnkey and co-source arrangements. The examinations follow the guidance in the NAIC Market Regulation Handbook. Such examinations examine compliance with applicable state laws and rules.

In recent years, Noble has conducted a variety of market conduct examinations which included such examinations conducted alongside the financial condition examinations, as well as targeted examinations. Our market conduct examination experience has effectively addressed areas including the following:





- Cancellations, rejections, and non-renewals
- Claims handling, including review of denial of claims
- Complaint handling
- Consumer protection in annuity transactions and replacement transactions
- Entity-specific issues and compliance with applicable state laws
- Identification of deficiencies in administration of policies and automated applications
- Operations and management
- Policy forms, endorsement, and rider filings and approvals
- Policyholder service
- Premium activities, including calculation and application of rating rules
- Procedures performed by Third Party Administrators
- Producer licensing and supervision of agents, brokers, and others required to be licensed
- Sales and marketing practices
- Suitability
- Underwriting, rate filings, and rate reviews

Two recent examples of market conduct exams were two large property and casualty companies that write nationally. The exams focused on certain potential violations of state law regarding consumer claims. The exam process involved high volume document discovery, detailed on site review of extensive claim files, and interviews with company personnel, both on site and at the state insurance department. Potential violations of state law were examined, regarding claims handling, claims denial, and communications with policyholders. The exams have also involved extensive remediation planning.

Another example of a market conduct exam is a large national life insurer. This was a targeted exam which reviewed the company's policies and procedures, reviewed the complaint and litigation logs, reviewed administrative actions, and reviewed NAIC data and public information. Key management staff were interviewed. The examination work plan was then modified based on the results of such work.

The risk-focused examination approach has broadened the scope of what examiners consider and review as part of their examinations. For example, pricing and underwriting are two areas that are now commonly reviewed as part of many risk-focused examinations; therefore, the differentiating line between financial and market conduct examinations is not as fundamental as in the past.



### **TeamMate Technical Assistance**

3. For Teammate technical assistance to the Financial Conditions and Market Conduct Units of the Department, following are the tasks to be performed:

- i. Assist the Department in developing Examination projects that:
  - Allow a consistent approach to project creation, documentation, review,
  - Provides navigable project files,
  - Allows efficient remote review of projects,
  - Ability to share one or multiple projects amongst a team of people, and
  - Allows users to focus on adding value vs. documenting.
- ii. Assist the Department in developing TeamStores that:
  - Ensure full compliance with the NAIC Financial Conditions Examiners Handbook, NAIC Financial Analysis Handbook and Market Regulation Handbook
  - Encompass state specific requirements
  - Development of procedure to annually update TeamStores for modifications, if any, adopted by the NAIC
- iii. Training of function available within a TeamMate project, covering the concepts below to help gain an understanding how to get the most out of the application:
  - Workflow Interface
  - Configuration
  - File Structure and ARC (Audit Reference Code)
  - Project Workflow / Status and Milestones
  - Hyperlinking / Cross Referencing
  - Sign-off and Review
  - Top-Down Review
  - Use of TeamStores
  - TeamImage (not utilized by Noble)
  - Distributed vs Centralized
- iv. Cover the common uses of TeamMate Explorer:
  - Planning a project
  - Management Tasks (project settings, profile, tick marks, etc.)
  - Signoff workflow
  - Procedures
  - Workpapers (Word, Excel, PDF, etc.)



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- Issues
  - Hyperlinks & Bookmarks
  - Review and Wrap Up
  - Opening Existing Projects
  - Creating New Projects
  - Organizing Location Tabs
  - Deleting Projects

**Relevant Experience:** We regularly utilize TeamMate on our regulatory examinations and other projects, and we are proficient in the use of the software. Noble has been using TeamMate in all or the vast majority of our regulatory examinations since the inception of electronic work papers over 15 years ago. We are experienced with training our staff in the use of TeamMate.

Noble has identified internal TeamMate Champions, who work closely with the NAIC, available to troubleshoot any issues and provide training, as necessary.

Stefan has been our lead TeamMate Champion for over five years. He has provided assistance and training to an insurance department when they recently implemented the use of TeamMate by their Analysis Division.

Bill is the leader of Noble's Template Development Group (TDG), and Stefan is a key member of the TDG. The TDG develops templates for use by Noble staff in connection with the performance of statutory financial examinations. The TDG annually updates such templates to address any modifications made by the NAIC to the Handbook.

Noble proposes the development of three distinct TeamMate templates, housed in a West Virginia Offline TeamStore, that can be uploaded to the NAIC environment for easy and consistent utilization on a day-to-day basis.

For the financial template, we suggest using Noble's existing financial template as a basis for the WVOIC financial template. This template was developed to comply with the Handbook and is in use by several state insurance departments for certain examinations.

We recommend the NAIC TeamStore for Analysis be utilized which complies with the NAIC Financial Analysis Handbook.



We would advise that the NAIC template be used as the starting point for a shell to be initially developed for the TeamStore for market conduct examinations. This layout would ensure future projects comply with the Market Regulation Handbook requirements and, given the nature of market conduct examinations, will allow teams to customize the TeamMate project in accordance with relevant West Virginia laws and regulations.

#### **Biographies of Proposed Team Members**

We believe that the requirements of the RFQ are best met by a team tailored to meet the needs and objectives of the WVOIC. Accordingly, we have hand-picked the Noble personnel with the backgrounds and experience to fit your requirements. Professional biographies of the proposed team members are included on the following pages.



## **Bill O'Connell, CFE, CPA, CFE (Fraud)**

### **Managing Director; Examination Supervisor**

boconnell@noblecon.net

317.608.4186

### **Background**

Bill joined Noble in 2009 and is currently a Managing Director. In this role, Bill supervises examinations and other projects for Noble. In addition, Bill has been a member of the NAIC Accreditation Review Team since 2006.

Bill began his regulatory career with the Georgia Department of Audits until moving to the Georgia Department of Insurance where he served five years, in a variety of capacities including the Director of Examinations, Chief Examiner, and Deputy Receiver on insolvencies. After his time in the Government sector, Bill joined ING Group as the Director of Internal Audit, and later moved to financial reporting as the Head of Compliance, Integration, and Process Improvement. In this role, he directed statutory reporting for the legal entities, coordinated all internal and external audits, regulatory examinations, and developed and maintained the Sarbanes Oxley compliance process.

After leaving industry in 2004, Bill returned to the insurance regulatory arena performing a variety of regulatory compliance services including financial condition and market conduct examinations, managing daily activities of troubled companies, conducting special investigations on behalf of regulators and supervision of field examiners.

### **Education and Credentials**

- Bachelor of Arts, Accounting - University of South Florida
- Certified Financial Examiner
- Certified Public Accountant



- Certified Internal Auditor
- Certified Fraud Examiner

#### **Professional Involvement**

- Society of Financial Examiners – Board of Governors
- American Institute of Certified Public Accountants
- Georgia Society of CPAs
- Association of Certified Fraud Examiners

### **Jim Hattaway, CFE, CIE, AMCM, ARC, CIA**

#### **Managing Director; Examination Supervisor**

jhattaway@noblecon.net  
317.608.4176

#### **Background**

Jim joined Noble Consulting Services, Inc. in 2014 and serves as a Managing Director. Jim has been a member of the NAIC Accreditation Review Team since 2015. Jim has over 30 years of experience regulating insurance companies. Previously, Jim was the Insurance Examinations Supervisor with the Alabama Department of Insurance (ALDOI). He was responsible for oversight of all financial examinations conducted by the ALDOI, ranging from small mutual companies to large international companies. In addition, he was also responsible for market conduct examinations.

Jim began his career with the ALDOI as an Insurance Examiner in 1990 and worked as Insurance Examinations Supervisor from 2003-2014. During his career with the ALDOI, he also worked as an examiner and an examiner-in-charge. Jim assisted the ALDOI Receivership Department with various companies which were placed into rehabilitation or receivership after examinations that he conducted. He helped to establish and train the Financial Analysis section of the Examiners Department of the ALDOI. As part of his duties with the ALDOI, he worked with the U.S. Department of Justice, FBI, SEC, and FinCen to educate and testify regarding complex reinsurance transactions and anti-money laundering.

While working at the ALDOI, Jim was a leader or active member of many NAIC groups including Financial Examiners Handbook Technical Group, Financial Examiners Coordination Working Group, Contract Examination Oversight Working Group, Blanks Working Group, Analyst Team System Oversight Working Group, Electronic Workpaper Working Group, Information Technology Examination Working Group, and Risk-Focused Surveillance Working Group (chair from 2011-2014). Jim also participated in the NAIC ORSA Pilot Project from 2012 to 2014.

#### **Education and Credentials**

- Bachelor of Science, Banking and Business Administration - Troy University
- Certified Financial Examiner
- Certified Insurance Examiner
- Advanced Market Conduct Management



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- Associate in Regulation and Compliance
  - Certified Internal Auditor

#### **Professional Involvement**

- Society of Financial Examiners – previous officer positions, Board of Governors and Executive Committee member; received the 2012 Founders Award
- Insurance Regulatory Examiners Society
- Institute of Internal Auditors
- International Association of Insurance Receivers

### **Stefan Obereichholz-Bangert, AES, CISA, CISM, CDPSE**

#### **Director; Information Technology Specialist**

sbangert@noblecon.net

317.608.4187

#### **Background**

Stefan joined Noble Consulting Services, Inc., in 2014 and is one of Noble's TeamMate Champions. Stefan has led IT reviews in connection with numerous regulatory examinations.

His TeamMate experience includes assisting a state insurance department with the implementation of TeamMate for the analysis division.

Stefan attended Indiana University Bloomington to earn his Bachelor of Science in Computer Science before moving to Germany to attend Leibnitz Universität Hannover's Informatics Graduate Program.

#### **Education and Credentials**

- Bachelor of Science, Computer Science - Indiana University
- Master of Science, Informatics - Leibnitz Universität Hannover, Germany
- Automated Examination Specialist
- Certified Information Security Auditor
- Certified Information Security Manager
- Certified Data Privacy Solutions Engineer
- Certified Teammate Champion
- Fluent in German

#### **Professional Involvement**

- Society of Financial Examiners
- ISACA



- 
- Interested Party of the NAIC – IT Examination Working Group

### **Steve Hazelbaker, CPA, FLMI**

#### **President; ERM/ORSA Specialist**

shazelbaker@noblecon.net

317.608.4155

#### **Background**

Steve serves as President of Noble Consulting Services, Inc. Steve has over 30 years of experience in the insurance industry. Prior to joining Noble as a Vice President in 2015, Steve served as Vice President and Director of Corporate Enterprise Risk Management for a property and casualty insurance group. In this capacity, Steve led the development and documentation of the ERM framework. Steve also prepared risk-related reports and presentations for rating agencies and regulators, including leadership for the 2015 ORSA process and reporting. Steve has over 20 years of experience as a CFO and other senior management roles in the insurance industry. Prior to that, Steve was a Partner with a Big 4 public accounting firm, specializing in serving the insurance industry.

Steve's experience includes having performed and reviewed analysis procedures under the Risk Focused Approach for state insurance departments. In connection with statutory financial examinations performed by Noble, Steve serves as a corporate governance and enterprise risk management specialist. In such analysis and examination roles, Steve has reviewed the ORSA filings of more than 25 insurance companies and groups.

#### **Education and Credentials**

- Bachelor of Science, Accounting - Indiana University
- MBA - Indiana University
- Certified Public Accountant
- Fellow of the Life Management Institute





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### **Professional Involvement**

- Society of Financial Examiners
- Insurance Regulatory Examiners Society
- Indiana CPA Society

### **Shelby Lambert, CFE, AIE, MCM**

#### **Examiner-in-Charge**

slambert@noblecon.net

317.683.1281

### **Background**

Shelby began working with Noble in August of 2017 as an intern. At the conclusion of her internship, Shelby was hired as a full-time employee. During her time with Noble, she has been on the examination of the Chubb Group, as well as numerous other insurance companies.

In addition to her experience with risk-focused financial examinations, Shelby has experience performing market conduct examinations. Her examination experience has included health insurance companies.

### **Education and Credentials**

- Bachelor of Science, Accounting – Ball State University
- Certified Financial Examiner
- Accredited Insurance Examiner
- Market Conduct Management

### **Professional Involvement**

- Society of Financial Examiners
- Insurance Regulatory Examiners Society



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**Contract Manager**

Contract Manager: Steve Hazelbaker

Telephone Number: 317-471-8800

Fax Number: 317-471-8812

Email Address: shazelbaker@noblecon.net

**Contract Manager:** \_\_\_\_\_  
**Telephone Number:** \_\_\_\_\_  
**Fax Number:** \_\_\_\_\_  
**Email Address:** \_\_\_\_\_





**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.

Steve Hazelbaker, President, Noble Consulting Services, Inc.  
(Name, Title)  
Steve Hazelbaker, President  
(Printed Name and Title)  
211 N. Pennsylvania Street, Suite 2350, Indianapolis, Indiana 46204  
(Address)  
317-608-4155 / 317-471-8842  
(Phone Number) / (Fax Number)  
shazelbaker@noblecon.net  
(E-mail 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.

Noble Consulting Services, Inc.  
(Company)  
*Steve Hazelbaker, PRESIDENT*  
(Authorized Signature) (Representative Name, Title)  
Steve Hazelbaker, President  
(Printed Name and Title of Authorized Representative)  
12/14/2021  
(Date)



**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.**

Steve Hazelbaker, President, Noble Consulting Services, Inc.  
**(Name, Title)**  
Steve Hazelbaker, President  
**(Printed Name and Title)**  
211 N. Pennsylvania Street, Suite 2350, Indianapolis, Indiana 46204  
**(Address)**  
317-608-4155 / 317-471-8842  
**(Phone Number) / (Fax Number)**  
shazelbaker@noblecon.net  
**(E-mail 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.

Noble Consulting Services, Inc.  
**(Company)**

\_\_\_\_\_  
**(Authorized Signature) (Representative Name, Title)**

Steve Hazelbaker, President  
**(Printed Name and Title of Authorized Representative)**

\_\_\_\_\_  
**(Date)**



**ADDENDUM ACKNOWLEDGEMENT FORM**  
**SOLICITATION NO.: CEOI DEP22\*06**

**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.

NOBLE CONSULTING SERVICES, INC.  
Company  
Steve Hugelaker PRESIDENT  
Authorized Signature  
12/14/2021  
Date

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



**ADDENDUM ACKNOWLEDGEMENT FORM**

**SOLICITATION NO.:** INS210000006

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 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.

**Noble Consulting Services, Inc.**  
\_\_\_\_\_  
Company

Authorized Signature  
\_\_\_\_\_

Date

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



STATE OF WEST VIRGINIA  
Purchasing Division

**PURCHASING AFFIDAVIT**

**CONSTRUCTION CONTRACTS:** Under W. Va. Code § 5-22-1(f), 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 employees' 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.

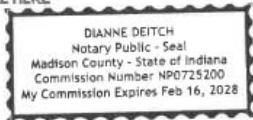
"Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership 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 Noble Consulting Services, Inc.  
Authorized Signature: Steve Hysellbaker, PRESIDENT Date: 12/14/2021  
State of Indiana  
County of Marion to-wit:  
Taken, subscribed, and sworn to before me this 14 day of December, 2021  
My Commission expires Feb. 16, 2028

**AFFIX SEAL HERE**



**NOTARY PUBLIC**

Dianne Deitch

*Purchasing Affidavit (Revised 01/19/2018)*





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: Noble Consulting Services, Inc.

Authorized Signature: \_\_\_\_\_ Date: \_\_\_\_\_

State of \_\_\_\_\_

County of \_\_\_\_\_, to-wit:

Taken, subscribed, and sworn to before me this \_\_\_ day of \_\_\_\_\_, 20\_\_.

My Commission expires \_\_\_\_\_, 20\_\_.

**AFFIX SEAL HERE**

**NOTARY PUBLIC** \_\_\_\_\_

*Purchasing Affidavit (Revised 01/19/2018)*



Rev. 09/08

## State of West Virginia VENDOR PREFERENCE CERTIFICATE

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

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

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

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

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

Bidder: \_\_\_\_\_ Signed: \_\_\_\_\_

Date: \_\_\_\_\_ Title: \_\_\_\_\_

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

## West Virginia Ethics Commission



### Disclosure of Interested Parties to Contracts

Pursuant to W. Va. Code § 6D-1-2, a state agency may not enter into a contract, or a series of related contracts, that has/have an actual or estimated value of \$1 million or more until the business entity submits to the contracting state agency a Disclosure of Interested Parties to the applicable contract. In addition, the business entity awarded a contract is obligated to submit a supplemental Disclosure of Interested Parties reflecting any new or differing interested parties to the contract within 30 days following the completion or termination of the applicable contract.

For purposes of complying with these requirements, the following definitions apply:

*"Business entity"* means any entity recognized by law through which business is conducted, including a sole proprietorship, partnership or corporation, but does not include publicly traded companies listed on a national or international stock exchange.

*"Interested party" or "Interested parties"* means:

- (1) A business entity performing work or service pursuant to, or in furtherance of, the applicable contract, including specifically sub-contractors;
- (2) the person(s) who have an ownership interest equal to or greater than 25% in the business entity performing work or service pursuant to, or in furtherance of, the applicable contract. (This subdivision does not apply to a publicly traded company); and
- (3) the person or business entity, if any, that served as a compensated broker or intermediary to actively facilitate the applicable contract or negotiated the terms of the applicable contract with the state agency. (This subdivision does not apply to persons or business entities performing legal services related to the negotiation or drafting of the applicable contract.)

*"State agency"* means a board, commission, office, department or other agency in the executive, judicial or legislative branch of state government, including publicly funded institutions of higher education: Provided, that for purposes of W. Va. Code § 6D-1-2, the West Virginia Investment Management Board shall not be deemed a state agency nor subject to the requirements of that provision.

The contracting business entity must complete this form and submit it to the contracting state agency prior to contract award and to complete another form within 30 days of contract completion or termination.

*This form was created by the State of West Virginia Ethics Commission, 210 Brooks Street, Suite 300, Charleston, WV 25301-1804. Telephone: (304)558-0664; fax: (304)558-2169; e-mail: [ethics@wv.gov](mailto:ethics@wv.gov); website: [ethics.wv.gov](http://ethics.wv.gov).*

Revised June 8, 2018



West Virginia Ethics Commission  
**Disclosure of Interested Parties to Contracts**

(Required by W. Va. Code § 6D-1-2)

Name of Contracting Business Entity: \_\_\_\_\_

Address: \_\_\_\_\_

Name of Authorized Agent: \_\_\_\_\_ Address: \_\_\_\_\_

Contract Number: \_\_\_\_\_ Contract Description: \_\_\_\_\_

Governmental agency awarding contract: \_\_\_\_\_

Check here if this is a Supplemental Disclosure

List the Names of Interested Parties to the contract which are known or reasonably anticipated by the contracting business entity for each category below (attach additional pages if necessary):

**1. Subcontractors or other entities performing work or service under the Contract**

Check here if none, otherwise list entity/individual names below.

**2. Any person or entity who owns 25% or more of contracting entity (not applicable to publicly traded entities)**

Check here if none, otherwise list entity/individual names below.

**3. Any person or entity that facilitated, or negotiated the terms of, the applicable contract (excluding legal services related to the negotiation or drafting of the applicable contract)**

Check here if none, otherwise list entity/individual names below.

Signature: \_\_\_\_\_ Date Signed: \_\_\_\_\_

**Notary Verification**

State of \_\_\_\_\_, County of \_\_\_\_\_;

I, \_\_\_\_\_, the authorized agent of the contracting business entity listed above, being duly sworn, acknowledge that the Disclosure herein is being made under oath and under the penalty of perjury.

Taken, sworn to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Notary Public's Signature

**To be completed by State Agency:**

Date Received by state agency: \_\_\_\_\_

Date submitted to Ethics Commission: \_\_\_\_\_

Governmental agency submitting Disclosure: \_\_\_\_\_

Revised March 6, 2019



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**Attachment A: Certificate of Insurance**

The Noble Certificate of Insurance, in compliance with item #8 of the General Terms and Conditions, is included on the following page.



NOBLCON-02

FITZER

**CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)  
3/30/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Hylant - Indianapolis/Bloomington 10401 North Meridian St, Ste 200 Carmel, IN 46290	CONTACT NAME: Erin Fitz PHONE (A/C, No. Ext): (800) 678-0361 FAX (A/C, No.): (317) 817-5151 E-MAIL: erin.fitz@hylant.com														
INSURED Noble Consulting Services Inc. 211 N Pennsylvania Street Suite 2350 Indianapolis, IN 46204	<table border="1"> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> <tr> <td>INSURER A - Ohio Security Insurance Co</td> <td>24082</td> </tr> <tr> <td>INSURER B - Ohio Casualty Insurance Company</td> <td>24074</td> </tr> <tr> <td>INSURER C - Mount Vernon Fire Insurance Co</td> <td>26522</td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A - Ohio Security Insurance Co	24082	INSURER B - Ohio Casualty Insurance Company	24074	INSURER C - Mount Vernon Fire Insurance Co	26522	INSURER D:		INSURER E:		INSURER F:	
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INSURER D:															
INSURER E:															
INSURER F:															

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			BZS55022622	2/22/2021	2/22/2022	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Per occurrence) \$ 300,000 MED EXP (Any one person) \$ 15,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COM/PROP AGG \$ 2,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NONOWNED AUTOS ONLY			BAS55022622	2/22/2021	2/22/2022	COMBINED SINGLE LIMIT (Per accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 0			USO55022622	2/22/2021	2/22/2022	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000
	WORKERS COMPENSATION AND EMPLOYER'S LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/OWNER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		Y/N	N/A			PER STATUTE <input type="checkbox"/> OTHER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
C	Professional Liabili			SP 2551227G	2/22/2021	2/22/2022	Per Claim/Aggregate 2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
 State of West Virginia is included as an Additional Insured with respect to the General Liability.

<b>CERTIFICATE HOLDER</b> State of West Virginia	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE 
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