

## Description of Cornerstone Actuarial Solutions, LLC

Cornerstone Actuarial Solutions, LLC (Cornerstone) was formed in 2001. Currently, Cornerstone has one managing member, George T. Dunlap IV; one Consulting Actuary, Alex Dunlap, FCAS, MAAA, and one Actuarial Analyst, Vanessa Shivers. We have experience with state government having previously worked for the Florida Insurance Department for a combined total of more than 21 years.

We have approximately 70 years of Property & Casualty actuarial experience combined, and approximately 36 years of property & casualty actuarial consulting experience combined, and we have previously worked for State Government for a combined total of approximately 21 years.

Here at Cornerstone, we believe our firm can best serve your needs for five reasons:

1) Price

Low Price For Services Rendered. We believe our prices are low for the services we will be providing, compared to what we believe most other actuarial companies will charge for the same services.

2) Experience

We have approximately 70 years of Property & Casualty actuarial experience combined, and approximately 36 years of property & casualty actuarial consulting experience combined, and we have previously worked for State Government for a combined total of approximately 21 years.

3) Responsiveness & Timeliness

We pride ourselves on our timeliness and responsiveness and believe this, along with price, is our main advantage compared to most other actuarial companies which are bigger with more bureaucracy and more administrative expenses and time.

4) Transparency

It has been our experience that other actuarial firms do not provide their clients with the supporting actuarial worksheets that provide all the formulas and all the calculations, but only the final supporting pdf files, albeit with all the footnotes and column headers describing the calculations, but not the supporting excel files that actually contain all the calculations and formulas supporting all the estimates and the analysis. We provide both the pdf files and all of the excel files containing the formulas and calculations supporting all the estimates and the analysis so that the you & your auditors can follow exactly the calculations used in arriving at all of our estimates.

5) Flexibility

We believe, compared to most other actuarial companies, that our company can be extremely flexible when the need arises, for example, we would be happy to receive the loss data needed for our analyses in other forms, other than pdf files, if that would make it easier.

Project Team

George Dunlap will be the lead Consulting Actuary, assisted by Consulting Actuary Alex Dunlap and Actuarial Analyst Vanessa Shivers.