

## Description of Cornerstone Actuarial Solutions, INC

Cornerstone Actuarial Solutions, INC (Cornerstone) was formed in 2001. Currently, Cornerstone has one Consulting Actuary, George T. Dunlap IV, ACAS, MAAA and one Actuarial Analyst, Vanessa Shivers.

We have approximately 56 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 main 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 56 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 many 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. 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 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 data needed for our analyses in more than one way, to make it as easy as possible on you.

### Project Team

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