

State of Maine
Master Score Sheet

RFP# 202412218					
Actuarial Services – Annual PFML Trust Fund Analysis					
Bidder Name:		Deloitte Consulting	Lepton Actuarial Consulting, LLC	Metropolitan Strategies & Solutions	Milliman
Proposed Cost:		\$574,834.40	\$127,987.50	\$1,551,945.99	\$396,635
Scoring Sections	Points Available				
Section I: Preliminary Information	Pass/Fail	Pass	Pass	Pass	Pass
Section II: Organization Qualifications and Experience	35	30	16	16	30
Section III: Proposed Services	35	30	12	15	28
Section IV: Cost Proposal	30	6.68	30	2.47	9.68
TOTAL	<u>100</u>	<u>66.68</u>	<u>58.00</u>	<u>33.47</u>	<u>67.68</u>
Bidder Name:		Risk & Regulatory Consulting, LLC	Spring Consulting Group		
Proposed Cost:		\$454,475	\$354,800		
Scoring Sections	Points Available				
Section I: Preliminary Information	Pass/Fail	Pass	Pass		
Section II: Organization Qualifications and Experience	35	15	32		
Section III: Proposed Services	35	20	32		
Section IV: Cost Proposal	30	8.45	10.82		
TOTAL	<u>100</u>	<u>43.45</u>	<u>74.82</u>		

Award Justification Statement
RFP# 202412218 - Actuarial Services – Annual PFML Trust Fund Analysis

I. Summary The Maine Department of Labor (MDOL), as part of implementing the State's Paid Family and Medical Leave program (PFML), needs to partner with a vendor to provide actuarial services to analyze the solvency of the PFML trust fund and make recommendations around the start time frame of benefit payments and the setting of the annual premium rate to ensure sufficient funds to provide benefit payments.

II. Evaluation Process The three-person evaluation team reviewed each proposal individually and then met to score the proposals as a group. Evaluation team members have expertise in the areas of IT, state government contracting, PFML processes, and vendor oversight. Ultimately, Spring Consulting Group was selected as the top-scoring bidder based on team consensus scoring.

III. Qualifications & Experience

The evaluation team noted that the awarded bidder:

- a. Is a large, stable company with a long history of both financial services and benefits administration as it relates to absence leave claims.
- b. Has exceptional prior experience in actuarial analysis related to State PFML programs.
- c. Would utilize the same lead actuary as was utilized in the analysis of the Connecticut PFML program, which has maintained a stable premium rate and solid trust fund solvency.

IV. Proposed Services

The evaluation team noted that the awarded bidder:

- a. Presented a thorough and clear articulation of their strategies to meet the requirements of the scope of work in the RFP.
- b. Would leverage absence management expertise, other state PFML experience, and a proprietary model to project claim usage based on a host of relevant variables that will help predict costs in Maine, which has unique demographic and workforce factors that differentiate it from other previous PFML states.
- c. Presented a well-articulated project management approach and peer review process for quality output.

V. Cost Proposal The awarded bidder was entitled to 10.82 out of 30 available points based on its cost proposal, as compared to the lowest of all bidders' cost proposals. The awarded bidder had the second lowest cost proposal of the 6 total bidders.

VI. Conclusion The awarded bidder was selected due to their exceptional experience with other State PFML program modeling, their comprehensive proposed service plan that leverages this experience, their ability to customize their claim usage projections with variables informed by their leave absence expertise, and their excellent value.



**STATE OF MAINE
DEPARTMENT OF LABOR**

**Janet T. Mills
Governor**

**Laura Fortman
Commissioner**

4/11/2025

Deloitte Consulting, LLP
555 Mission Street Suite 1400
San Francisco, CA 94105

**SUBJECT: Notice of Conditional Contract Award under RFP # 202412218
Actuarial Services – Annual PFML Trust Fund Analysis**

Dear Steve Wander:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for PFML Temporary Call Center Support. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

- Spring Consulting Group, LLC

The bidder listed above received the evaluation team's highest ranking. The Department will be contacting the aforementioned bidder soon to negotiate a contract. As provided in the RFP, the Notice of Conditional Contract Award is subject to execution of a written contract and, as a result, this Notice does NOT constitute the formation of a contract between the Department and the apparent successful vendor. The vendor shall not acquire any legal or equitable rights relative to the contract services until a contract containing terms and conditions acceptable to the Department is executed. The Department further reserves the right to cancel this Notice of Conditional Contract Award at any time prior to the execution of a written contract.

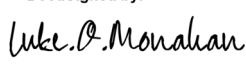
As stated in the RFP, following announcement of this award decision, all submissions in response to the RFP are considered public records available for public inspection pursuant to the State of Maine Freedom of Access Act (FOAA). 1 M.R.S. §§ 401 et seq.; 5 M.R.S. § 1825-B (6).

This award decision is conditioned upon final approval by the State Procurement Review Committee, the awarded bidder demonstrating to the satisfaction of MaineIT a full SOC2 Type I report, adequate information security policies, a description of the controls and safeguards that will be applied to Maine data once in their position as part of their proposed services and the

successful negotiation of a contract. A Statement of Appeal Rights has been provided with this letter; see below.

Thank you for your interest in doing business with the State of Maine.

Sincerely,

DocuSigned by:

8386171D3B734F4...

Luke Monahan
Director, Maine Paid Family and Medical Leave Program
50 State House Station
Augusta, Maine 04333

STATEMENT OF APPEAL RIGHTS

Any person aggrieved by an award decision may request an appeal hearing. The request must be made to the Director of the Bureau of General Services, in writing, within 15 days of notification of the contract award as provided in 5 M.R.S. § 1825-E (2) and the Rules of the Department of Administrative and Financial Services, Bureau of General Services, Office of State Procurement Services [formerly the Division of Purchases], Chapter 120, § (2) (2).



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4/11/2025

Lepton Actuarial & Consulting, LLC
515 Madison Ave. 8th Floor
New York, NY, 10022

**SUBJECT: Notice of Conditional Contract Award under RFP # 202412218
Actuarial Services – Annual PFML Trust Fund Analysis**

Dear George Omondi:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for PFML Temporary Call Center Support. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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Sincerely,

DocuSigned by:

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Luke Monahan

Director, Maine Paid Family and Medical Leave Program

50 State House Station

Augusta, Maine 04333

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**Laura Fortman
Commissioner**

4/11/2025

Metropolitan Strategies and Solutions, LLC
1705 Lawrence Street NE
Washington D.C., 20018

SUBJECT: Notice of Conditional Contract Award under RFP # 202412218
Actuarial Services – Annual PFML Trust Fund Analysis

Dear LeJuan Strickland:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for PFML Temporary Call Center Support. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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Luke Monahan

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50 State House Station

Augusta, Maine 04333

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4/11/2025

Milliman, Inc.
1301 Fifth Avenue
Seattle, WA, 98101

SUBJECT: Notice of Conditional Contract Award under RFP # 202412218
Actuarial Services – Annual PFML Trust Fund Analysis

Dear Paul Correia:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for PFML Temporary Call Center Support. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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Sincerely,

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Luke Monahan
Director, Maine Paid Family and Medical Leave Program
50 State House Station
Augusta, Maine 04333

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**STATE OF MAINE
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Governor**

**Laura Fortman
Commissioner**

4/11/2025

Risk and Regulation Consulting, LLC
20 Batterson Park Road, Suite 380
Farmington, CT, 06032

**SUBJECT: Notice of Conditional Contract Award under RFP # 202412218
Actuarial Services – Annual PFML Trust Fund Analysis**

Dear Patricia Matson:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for PFML Temporary Call Center Support. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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50 State House Station
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**STATE OF MAINE
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4/11/2025

Spring Consulting Group, LLC
30 Federal Street, 4th Floor
Boston, MA, 02110

**SUBJECT: Notice of Conditional Contract Award under RFP # 202412218
Actuarial Services – Annual PFML Trust Fund Analysis**

Dear Harinda Sebastian:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for PFML Temporary Call Center Support. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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Luke Monahan
Director, Maine Paid Family and Medical Leave Program
50 State House Station
Augusta, Maine 04333

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**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Deloitte Consulting

DATE: 4/3/2025

SUMMARY PAGE

Department Name: Department of Labor

Name of RFP Coordinator: Luke Monahan

Names of Evaluators: Luke Monahan, Judith Shaw, Rene Leblanc, Sharon Horne, Ben Haschalk

<u>Pass/Fail Criteria</u>	<u>Pass</u>	<u>Fail</u>
Section I. Preliminary Information (Eligibility)	X	
Bidders must have a supervising actuary that meets one or more of the following standards: <ul style="list-style-type: none"> ○ Meet the American Academy of Actuaries Qualification Standards and be a Fellow of the Society of Actuaries (FSA) or an Associate of the Society of Actuaries (ASA) and/or; ○ Be a Fellow of the Conference of Actuaries in Public Practice and/or; ○ Be a Member of the American Academy of Actuaries and/or; ○ Be an enrolled Actuary under the Employees Retirement Income Security Act of 1974. 		
<u>Scoring Sections</u>	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	35	30
Section III. Proposed Services	35	30
Section IV. Cost Proposal	30	6.68
<u>Total Points</u>	<u>100</u>	<u>66.68</u>

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202412218
RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis
BIDDER: Deloitte Consulting
DATE: 4/3/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

Met eligibility requirements.

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Deloitte Consulting

DATE: 4/3/2025

**EVALUATION OF SECTION II
Organization Qualifications and Experience**

	<u>Points Availabl e</u>	<u>Points Awarde d</u>
Section II. Organization Qualifications and Experience	35	30

Evaluation Team Comments:

I. Overview of the Organization

- Founded in 1845 as a consulting firm.
- Actuarial services currently with 400 clients.
- Has been NY PFML actuary for 8 years, did start up report for MD PFML and MN PFML.
- Has been providing actuarial services with State of Maine at DAFS incurred but not paid (IBNP) health claims, with OMS for Medicaid program, and with Department of Commerce for public retirement plans.
- 3 references are:
 - i. NY PFML program
 - ii. MN PFML program
 - iii. Nationwide Mutual Insurance Company – for disability plan pricing.
- P – good experience with providing PFML actuarial services.
- P – good experience with State of Maine government contracts including current contracts with DAFS and DHHS.

II. Subcontractors

- None.

III. Organizational Chart

- Org chart of project team provided.
- Project members named, roles defined, and background and certifications provided.

IV. Litigation

- Notes involved in occasional litigation but did not provide list.

V. Financial Viability

- Revenue chart provided.

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Deloitte Consulting

DATE: 4/3/2025

VI. Licenses

- Actuarial certifications provided.

VII. Certificate of Insurance

- Provided.

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Deloitte Consulting

DATE: 4/3/2025

**EVALUATION OF SECTION III
Proposed Services**

	<u>Points Availabl e</u>	<u>Points Awarde d</u>
Section III. Proposed Services	35	30

Evaluation Team Comments:

I. Proposed Services

A. Services to be Provided

- Outlined services were comprehensive and made sense.
- Can leverage prior PFML experience for claims projections.
- Will rely on appropriate actuarial standards of practice.
- Proprietary model they can use for projections.
- Reports thoroughly discussed and the level of detail in reports looked good.
- P – team likes level of detailed variables that would be used for claim projections that may come into play with Maine’s unique demographics.

B. Implementation – Work Plan

- Appropriate timelines and level of detail.

C. Technical Assessment

- Overall, Tech Assessment was not met.
- Not enough documentation provided to justify the requirements.
- If considered, would need to see a plan of action of milestones for compliance with requirements before a full award could be made.
- Data compliance was not sufficient.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202412218
RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis
BIDDER: Deloitte Consulting
DATE: 4/3/2025

EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Cost Proposal	,	Cost Proposal Being Scored	x	Score Weight	=	Score
\$127,987.50	,	\$574,834.40	x	30 points	=	6.68

Evaluation Team Comments:

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218**RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS****BIDDER NAME:** Deloitte**DATE:** 03/31/2025**EVALUATOR NAME:** Sharon Horne, Ben Haschalk, Rene LeBlanc**EVALUATOR DEPARTMENT:** DAFS/OIT**Consensus Technical Assessment Decision: Not Met**

If considered as contender – MaineIT would need to see their POA&M and their SSP as part of the conditional award to ensure proper controls are in place.

Data Compliance

Publicly available information	NIST 800-171	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Maine FOAA	Self Assessment, no artifact provided
		Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
Confidential Personally Identifiable Information (PII)	Maine FOAA	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		No mention on Maine Freedom of Access Act
	Maine Breach Notification Law	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	NIST 800-53: Rev5	No specific mention of compliance with Maine Breach Notification Law
	NIST 800-53: Rev5	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Deloitte's GPSTC specialized division providing solutions to State govt. They had independent 3 rd party audits. Maine would like to see their POA&M if selected to understand the level of compliance. No artifacts of this provided.	
	Privacy Act of 1974	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Deloitte

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		Mention NIST 800 series & DoD 8500.01 but these do not fully meet the Privacy Act. MaineIT would need to see their POA&M to ensure compliance.
	U.S. DHHS-OCSE	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak		
	No mention of being compliant but likely due if they are NIST 800-53, FISMA, and encryption level FIPS 140-2	
MaineIT		
H1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak	
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak	
	AWS GovCloud in GA & TN – no diagrams provided	
H2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak	
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak	
	Mentioned some key components but lacking in details of how the requirement is to be met	
H3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak	
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak	
	They abide with NIST best practices but not artifacts provided of how they would meet the requirement.	
A1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak	
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak	
	Copied and pasted same response as H2, no mention of data retention	
A2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak	
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak	

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Deloitte

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

	They agree to provide dev, stage, prod and DR etc for App mgmt. and design standards but no mention of how they will determine what is needed or what those standards are.
A3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	They agree to it but no mention of when they will engage SoM to establish their workplan has no indication
A4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	The state can pull at any time, free of charge, no mention of how
Information Security Standards	
S1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Deloitte GPS is compliant with DFARS, and on data compliance tab mention CMMC (Cybersecurity Maturity Model Certification) but not clear if this will meet all NIST security requirements and SoM requirements
S2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Will comply but no artifacts provided
S3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Unclear if the CISO is Deloitte's or SoM – verify during demos or contract
S4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Deloitte's cyber risk mgmt. plan not provided
S5	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
Cloud Service Provider Reqs	

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Deloitte

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

CSP1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	It is unclear if Deloitte will comply with the State's requirement. They mention they have a policy that addresses and are compliant with local laws & industry standards but does not specifically mention if compliant with the State's policy.
CSP2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Okta, MFA, VDI
CSP3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	It is unclear if Deloitte will comply with the State's requirement. They mention they have a policy that addresses and are compliant with local laws & industry standards but does not specifically mention if compliant with the State's policy.
CSP4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	It is unclear if Deloitte will comply with the State's requirement. They mention they have a policy that addresses and are compliant with local laws & industry standards but does not specifically mention if compliant with the State's policy.
CSP5	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	It is unclear if Deloitte will comply with the State's requirement. They mention they have a policy that addresses and are compliant with local laws & industry standards but does not specifically mention if compliant with the State's policy.
CSP6	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	It is unclear if Deloitte will comply with the State's requirement. They mention they have a policy that addresses and are compliant with local laws

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218**RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS****BIDDER NAME:** Deloitte**DATE:** 03/31/2025**EVALUATOR NAME:** Sharon Horne, Ben Haschalk, Rene LeBlanc**EVALUATOR DEPARTMENT:** DAFS/OIT

	& industry standards but does not specifically mention if compliant with the State's policy.
CSP7	<i>Quality of Response:</i> <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	<i>Quality of Evidence:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	It is unclear if Deloitte will comply with the State's requirement. They mention they have a policy that addresses and are compliant with local laws & industry standards but does not specifically mention if compliant with the State's policy.
CSP8	<i>Quality of Response:</i> <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	<i>Quality of Evidence:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	It is unclear if Deloitte will comply with the State's requirement. They mention they have a policy that addresses and are compliant with local laws & industry standards but does not specifically mention if compliant with the State's policy.
CSP9	<i>Quality of Response:</i> <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	<i>Quality of Evidence:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	It is unclear if Deloitte will comply with the State's requirement. They mention they have a policy that addresses and are compliant with local laws & industry standards but does not specifically mention if compliant with the State's policy.
CSP10	<i>Quality of Response:</i> <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	<i>Quality of Evidence:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	It is unclear if Deloitte will comply with the State's requirement. They mention they have a policy that addresses and are compliant with local laws & industry standards but does not specifically mention if compliant with the State's policy.
CSP11	<i>Quality of Response:</i> <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	<i>Quality of Evidence:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	It is unclear if Deloitte will comply with the State's requirement. They mention they have a policy that addresses and are compliant with local laws & industry standards but does not specifically mention if compliant with the State's policy.
CSP12	<i>Quality of Response:</i> <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218**RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS****BIDDER NAME:** Deloitte**DATE:** 03/31/2025**EVALUATOR NAME:** Sharon Horne, Ben Haschalk, Rene LeBlanc**EVALUATOR DEPARTMENT:** DAFS/OIT

	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	It is unclear if Deloitte will comply with the State's requirement. They mention they have a policy that addresses and are compliant with local laws & industry standards but does not specifically mention if compliant with the State's policy.
CSP13	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	It is unclear if Deloitte will comply with the State's requirement. They mention they have a policy that addresses and are compliant with local laws & industry standards but does not specifically mention if compliant with the State's policy.
CSP14	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	It is unclear if Deloitte will comply with the State's requirement. They mention they have a policy that addresses and are compliant with local laws & industry standards but does not specifically mention if compliant with the State's policy.
NIST Reqs	
N1	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	No artifacts provided just a statement they are compliant and have physical & environment protection policies and procedures.
N2	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Physical controls are not relevant to this NIST control.
N3	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Physical controls are not relevant to this NIST control.
N4	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Physical controls are not relevant to this NIST control.

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Deloitte

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

N5	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Physical controls are not relevant to this NIST control.
N6	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Physical controls are not relevant to this NIST control.
N7	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Physical controls are not relevant to this NIST control.
N8	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Physical controls are not relevant to this NIST control.
N9	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Physical controls are not relevant to this NIST control.
N10	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Physical controls not relevant to this NIST control.
N11	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Physical controls are not relevant to this NIST control.
N12	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Physical controls are not relevant to this NIST control.
N13	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Physical controls are not relevant to this NIST control.

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218
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BIDDER NAME: Deloitte
DATE: 03/31/2025
EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc
EVALUATOR DEPARTMENT: DAFS/OIT

N14	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Physical controls not relevant to this question.

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Lepton Actuarial Consulting, LLC.

DATE: 4/3/2025

SUMMARY PAGE

Department Name: Department of Labor

Name of RFP Coordinator: Luke Monahan

Names of Evaluators: Luke Monahan, Judith Shaw, Rene Leblanc, Sharon Horne, Ben Haschalk

<u>Pass/Fail Criteria</u>	<u>Pass</u>	<u>Fail</u>
Section I. Preliminary Information (Eligibility)	X	
Bidders must have a supervising actuary that meets one or more of the following standards: <ul style="list-style-type: none"> ○ Meet the American Academy of Actuaries Qualification Standards and be a Fellow of the Society of Actuaries (FSA) or an Associate of the Society of Actuaries (ASA) and/or; ○ Be a Fellow of the Conference of Actuaries in Public Practice and/or; ○ Be a Member of the American Academy of Actuaries and/or; ○ Be an enrolled Actuary under the Employees Retirement Income Security Act of 1974. 		
<u>Scoring Sections</u>	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	35	16
Section III. Proposed Services	35	12
Section IV. Cost Proposal	30	30
<u>Total Points</u>	<u>100</u>	<u>58</u>

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202412218
RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis
BIDDER: Lepton Actuarial Consulting, LLC.
DATE: 4/3/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

Met eligibility requirements.

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

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**EVALUATION OF SECTION II
Organization Qualifications and Experience**

	<u>Points Availabl e</u>	<u>Points Awarde d</u>
Section II. Organization Qualifications and Experience	35	16

Evaluation Team Comments:

I. Overview of the Organization

- New York based, actuarial services and consulting.
- Founded in 2018.
- Small staff (exact number not mentioned).
- Reference projects are:
 - i. City of Chicago – partnered with Milliman to provide analysis of health plan, including short term disability claims.
 - ii. External actuary for USDOL – provides analysis and rate recommendations for workers compensation related to several federal programs.
 - iii. Alabama Bureau of Insurance – rate and filling analyses for insurance products including STD and LTD.
- N – no PFML experience.
- N – relatively small and new company with some concerning financials.
- N – no State of Maine government contracting experience.

II. Subcontractors

- None.

III. Organizational Chart

- Senior leadership/actuaries named.
- Org chart of company provided.

IV. Litigation

- None in 5 years.

V. Financial Viability

- Balance sheets and Profit and Loss included.
- N – operated at a loss recently in 2023.

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

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DATE: 4/3/2025

VI. Licenses

- Actuarial credentials provided.
- Not a lot of specializing in health policies.
- No fellows from Society of Actuaries.

VII. Certificate of Insurance

- Provided.

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

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**EVALUATION OF SECTION III
Proposed Services**

	<u>Points Availabl e</u>	<u>Points Awarde d</u>
Section III. Proposed Services	35	12

Evaluation Team Comments:

I. Proposed Services

A. Services to be Provided

- N – overall document on proposed services about 3.5 pages will little detail about methodology or how they would meet the services mentioned.
- Overall analysis provided by phases of “collect data”, “utilize models”, and “conduct trend analysis”.
- Did not discuss what models they would be using.
- Did not reference what specific standards of practice they would follow.
- No PFML experience they can draw from.
- Not a lot of detail of how they would conduct analysis and project data.

B. Implementation – Work Plan

- A thorough description of approach to project management in general.
 1. Initial meeting to define scope and deliverables.
 2. Data collection.
 3. Actuarial modeling and analytics.
 4. Final report production.
- N – actual work plan very basic and covers initial period of performance only.
- Project plan premised that current Maine PFML actuary can provide data to them. There is no current actuary.

C. Technical Assessment

- Overall tech assessment was not met.
- Data compliance not sufficient – not enough evidence/artifacts provided to justify.
- Would need to see their data control policies and other documentation if being considered to make a full award.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202412218
RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis
BIDDER: Lepton Actuarial Consulting, LLC.
DATE: 4/3/2025

EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Cost Proposal	,	Cost Proposal Being Scored	x	Score Weight	=	Score
\$127,987.50	,	\$127,987.50	x	30 points	=	30

Evaluation Team Comments:

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Lepton

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

Consensus Technical Assessment Decision: Not Met		
If top contender, need conversation RE: Company information security policies, SSP, provide vision of solution to be used to provide services in RFP.		
Data Compliance		
Publicly available information	NIST 800-171	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak No artifacts provided, a statement they will comply and guarantee transparency
	Maine FOAA	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak No artifacts provided, a statement they will comply and guarantee transparency
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak no artifact just a statement they will ensure timely notification, no definition of what timely means to them
	NIST 800-53: Rev5	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak Lepton will implement security per NIST, will implement indicates Lepton does not currently any standards for compliance and is strengthened by no artifacts provided.
	Privacy Act of 1974	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak No artifacts, only a statement they will adhere
	U.S. DHHS-OCSE	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak No mention of meeting this compliance level
MaineIT		

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

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RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Lepton

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

H1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	no details of where the solution will be hosted
H2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will implement models and plans, no indication they have
H3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Lepton hosting providers adhere to NIST – no artifacts provided
A1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will provide a solution, no details of the solution
A2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will ensure not evidence they have
A3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will engage the State in SLA's, but no mention in work plan of when this will occur
A4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	State can pull any time free of charge in a format defined by the State.
Information Security Standards	
S1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	They maintain a security plan, no artifact provided. MaineIT will need to see their SSP as part of demo's or conditional award.
S2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218**RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS****BIDDER NAME:** Lepton**DATE:** 03/31/2025**EVALUATOR NAME:** Sharon Horne, Ben Haschalk, Rene LeBlanc**EVALUATOR DEPARTMENT:** DAFS/OIT

	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	They will not use subs
S3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
S4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Did not provide statement, said they would
S5	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Did not provide, said they would
Cloud Service Provider Reqs	
CSP1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will design and implement – no details of what their vision on the design is
CSP2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will ensure, no details of their vision
CSP3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will follow a rigorous process
CSP4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will implement accessibility features
CSP5	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak

**STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT**

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Lepton

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

	Lepton will use secure & reliable services, no artifacts of what those services would be
CSP6	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will establish, no artifact provided
CSP7	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will implement, no artifact provided
CSP8	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will enforce, no artifact provided
CSP9	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will follow detailed procedures, no artifact of procedures provided
CSP10	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will conduct regular risk assessment, no artifact provided, unclear their definition of regular
CSP11	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will perform regular vulnerability, no artifact provided, unclear their definition of regular
CSP12	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Lepton will follow, no artifact provided of the process to be followed
CSP13	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will implement measures, no artifact provided but did hit key components in response

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

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EVALUATOR DEPARTMENT: DAFS/OIT

CSP14	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will follow a policy, no artifact of policy provided but did mention key components of policy
NIST Reqs	
N1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will implement, does not indicated they have the proper protections
N2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will provide, does not indicated they have a procedure to do this
N3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will engage in planning does not indicate they have appropriate controls in place
N4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will maintain, does not indicate they have appropriate controls in place
N5	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will implement, does not indicate they have appropriate controls in place
N6	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will have, does not indicate they have appropriate controls in place
N7	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Will process, does not indicate they have appropriate controls in place
N8	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218**RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS****BIDDER NAME:** Lepton**DATE:** 03/31/2025**EVALUATOR NAME:** Sharon Horne, Ben Haschalk, Rene LeBlanc**EVALUATOR DEPARTMENT:** DAFS/OIT

	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Will use does not indicate they have appropriate controls in place
N9	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Will have a plan in place, does not indicate they have appropriate controls in place
N10	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Will implement measures, does not indicate they have appropriate controls in place
N11	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Will follow a policy, does not indicate they have appropriate controls in place
N12	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Will ensure, does not indicate they have appropriate controls in place
N13	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	They will manage, does not indicate they have appropriate controls in place
N14	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	They are committed to continuous improvement

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Metropolitan Strategies & Solutions

DATE: 4/3/2025

SUMMARY PAGE

Department Name: Department of Labor

Name of RFP Coordinator: Luke Monahan

Names of Evaluators: Luke Monahan, Judith Shaw, Rene Leblanc, Sharon Horne, Ben Haschalk

<u>Pass/Fail Criteria</u>	<u>Pass</u>	<u>Fail</u>
Section I. Preliminary Information (Eligibility)	X	
Bidders must have a supervising actuary that meets one or more of the following standards: <ul style="list-style-type: none"> ○ Meet the American Academy of Actuaries Qualification Standards and be a Fellow of the Society of Actuaries (FSA) or an Associate of the Society of Actuaries (ASA) and/or; ○ Be a Fellow of the Conference of Actuaries in Public Practice and/or; ○ Be a Member of the American Academy of Actuaries and/or; ○ Be an enrolled Actuary under the Employees Retirement Income Security Act of 1974. 		
<u>Scoring Sections</u>	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	35	16
Section III. Proposed Services	35	15
Section IV. Cost Proposal	30	2.47
<u>Total Points</u>	<u>100</u>	<u>33.47</u>

STATE OF MAINE
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OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

Met eligibility requirements.

**STATE OF MAINE
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**EVALUATION OF SECTION II
Organization Qualifications and Experience**

	<u>Points Availabl e</u>	<u>Points Awarde d</u>
Section II. Organization Qualifications and Experience	35	16

Evaluation Team Comments:

I. Overview of the Organization

- Small data analytics and research firm providing consulting to state and local governments.
- Founded 2010. 30+ staff, 40+ clients, 3 offices.
- Partnering with Athena to provide actuarial analysis.
- ProVAL software.
- References are:
 - i. Washington D.C. PFML program – business modernization and financial forecasting.
 - ii. Washington D.C. UI program – financial forecasting for UI trust fund.
 - iii. Defense Civilian Personnel Advisory Service – Athena provided financial forecasting on Health Benefit Plans.
- P – Some prior PFML experience with Washington D.C. and California.
- N – no prior experience contracting in State of Maine.
- N – Metropolitan does not have the actuarial experience in house – focus on data modeling and partners with Athena for that expertise.

II. Subcontractors

- Athena Actuarial Consulting LLC – for actuarial analysis.
 - i. N – primary experience in pension funds and not insurance modeling.

III. Organizational Chart

- Proposed project team org chart presented.
- Key staff named with qualifications.

IV. Litigation

- None.

V. Financial Viability

- Balance sheets provided but only for Metropolitan.

**STATE OF MAINE
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VI. Licenses.

- Actuarial certifications noted.

VII. Certificate of Insurance

- Provided.

STATE OF MAINE
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EVALUATION OF SECTION III
Proposed Services

	<u>Points Available</u>	<u>Points Awarded</u>
Section III. Proposed Services	35	15

Evaluation Team Comments:

- I. Proposed Services
 - A. Services to be Provided
 - 6-phase approach to providing services – scope and plan, research and collect data, perform actuarial analysis, recommend rates and benefits adjustments, analyze private plan impact, and analyze claim data & provide claim report.
 - Vender notes subcontractor Athena has PFML experience, but it appears that their experience is mostly in pension modeling.
 - Athena does not start for a quarter into the contract.
 - N - Provides a high level of detail about their 6-phase approach, but to the point of lacking conciseness and clarity of how they will meet business requirements.
 - B. Implementation – Work Plan
 - Detailed project plan included with major milestones and deliverables noted.
 - Approach to project and risk management included.
 - C. Technical Assessment
 - P - Overall tech assessment was met.
 - Sufficient evidence was provided in most areas.
 - Maine OIT would need RTO commitment and review of security plan if vendor is selected.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

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EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Cost Proposal	,	Cost Proposal Being Scored	x	Score Weight	=	Score
\$127,987.50	,	\$1,551,945.99	x	30 points	=	2.47

Evaluation Team Comments:

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

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BIDDER NAME: Metropolitan

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

Consensus Technical Assessment Decision: Met		
MaineIT will need artifacts for RTO/RTO commitment, review of their SSP, clarify on their PII statement between the TA & proposed services.		
Data Compliance		
Publicly available information	NIST 800-171	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		No artifacts provided complies with industry best practices but not specifically Nist 800-171, they do follow SoM risk assessment policy, they don't believe the data requires encryption.
	Maine FOAA	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak No mention of compliance
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak No mention
	NIST 800-53: Rev5	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak PII encrypted using industry-standards (no mention of what standard), RBA, audit logs of all interactions with PII and align with the SoM Risk Assessment policy. No artifact provided
	Privacy Act of 1974	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak no mention
	U.S. DHHS-OCSE	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak no mention
MaineIT		

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

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H1	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	no explanation of where the state's data will be hosted. In proposed services they mention pg 28, ingestion of the Sate's data into their analytics software
H2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	no artifacts of how they will meet this requirement, but do mention backups, geographically distributed data replication, with defined RTO & RPO but no mention of what those are but will ensure business continuity in compliance with the State's requirement, however the State was silent on this. By default our policy set the requirement, should have strong contract language if award conditional award or ask at demos.
H3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Mention structured processes, real time monitoring, defined escalation procedures, incident reporting in compliance with federal and start policies but did not provide any artifacts. CSP security controls does not exclude the bidder from adhering to the requirements.
A1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Mention procedures embedded into all application solutions, with scheduled backup, off site storage, DR protocols, failover and documented DR plans but failed to provide any artifacts.
A2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Hit on top components likely can meet this requirement but no artifacts provided.
A3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Commit to working with the State on SLA & KPI's. Proposed services mention KPI under Governance.
A4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak

STATE OF MAINE
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	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
Information Security Standards	
S1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Maintain a comprehensive security plan but no artifact provided Mention key components of encryption, access control, continuous monitoring, incident response. Would need to see their SSP
S2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Mention key components of compliance but no policy or procedure provided
S3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Mention of an incident response plan, commit to report to the CISO within 24 hrs (not sure if that is their CISO or the State's CISO). No artifact provided
S4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	The statement was not an appetite statement but more of an overall Cybersecurity risk management statement.
S5	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	They have yet to select tools & platforms. This must be done prior to Maine accepting any solution.
Cloud Service Provider Reqs	
CSP1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Committed to address all items but no details of how
CSP2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak

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	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i> Committed to address all items but no details of how
CSP3	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i> <i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i> Addressed all components
CSP4	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i> <i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i> Provided how they will ensure compliance with accessibility
CSP5	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i> <i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> Testing & data migration does not satisfy the requirement, while only briefly mentioning their security controls.
CSP6	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i> <i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i> Full align, but no artifact provided, but mentioned MoA, encryptions, auditability.
CSP7	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i> <i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i> Meet or exceed, no artifact provided but mention AC, RA, VM. They have a security awareness training program and policy-drive device management.
CSP8	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i> <i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i> Robust AC framework, they have information sharing practices, likely do have process in place.
CSP9	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i> <i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> Their approach mirrors the detailed State procedure, but no mention of their own documented procedure. They mention a remote access procedure that aligns with the State. Lots of mention “they align with the State’s procedures” but no artifacts provided.
CSP10	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>

STATE OF MAINE
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	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	Their risk mgmt. framework mirrors the State's/ Their RA practices & RA-5 procedure, no artifacts provided
CSP11	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	Their vulnerability mgmt. practices adhere to the State's TA-5, their remediation schedule aligns with the State's/. They use a SIEM they have established procedure for identifying, assessing and mitigating risks.
CSP12	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	Their security assessment and authorization processes mirrors the State's, good understanding of what 's required but no artifacts provided.
CSP13	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	Their approach to system and information integrity strongly align to the State's, they have malicious code protections, some of their practices mirror the States but no artifacts provided but they do hit on major components.
CSP14	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	Their configuration mgmt. practices mirror the State's, no artifact provided.
NIST Reqs	
N1	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Answered No to this requirement with no explanation
N2	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	No artifact was provided but adequately explained their approach.
N3	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218**RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS****BIDDER NAME:** Metropolitan**DATE:** 03/31/2025**EVALUATOR NAME:** Sharon Horne, Ben Haschalk, Rene LeBlanc**EVALUATOR DEPARTMENT:** DAFS/OIT

	No artifact was provided but adequately explained their approach.
N4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	No artifact was provided but adequately explained their approach.
N5	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	No artifact was provided but adequately explained their approach.
N6	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	No artifact was provided but adequately explained their approach.
N7	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	No artifact was provided but adequately explained their approach. In proposed services they mention the State will not provide PII or PHI data to them. Might indicate an assumption of data obfuscation, ask at demo or as part of conditional award.
N8	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	No artifact was provided but adequately explained their approach.
N9	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	No artifact was provided but adequately explained their approach.
N10	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	No artifact was provided but adequately explained their approach.
N11	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	No artifact was provided but adequately explained their approach.

**STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT**

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Metropolitan

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

N12	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	No artifact was provided but adequately explained their approach.
N13	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	No artifact was provided but adequately explained their approach.
N14	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Milliman

DATE: 4/3/2025

SUMMARY PAGE

Department Name: Department of Labor

Name of RFP Coordinator: Luke Monahan

Names of Evaluators: Luke Monahan, Judith Shaw, Rene Leblanc, Sharon Horne, Ben Haschalk

<u>Pass/Fail Criteria</u>	<u>Pass</u>	<u>Fail</u>
Section I. Preliminary Information (Eligibility)	X	
Bidders must have a supervising actuary that meets one or more of the following standards: <ul style="list-style-type: none"> ○ Meet the American Academy of Actuaries Qualification Standards and be a Fellow of the Society of Actuaries (FSA) or an Associate of the Society of Actuaries (ASA) and/or; ○ Be a Fellow of the Conference of Actuaries in Public Practice and/or; ○ Be a Member of the American Academy of Actuaries and/or; ○ Be an enrolled Actuary under the Employees Retirement Income Security Act of 1974. 		
<u>Scoring Sections</u>	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	35	30
Section III. Proposed Services	35	28
Section IV. Cost Proposal	30	9.68
<u>Total Points</u>	<u>100</u>	<u>67.68</u>

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202412218
RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis
BIDDER: Milliman
DATE: 4/3/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

Met eligibility requirements.

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Milliman

DATE: 4/3/2025

**EVALUATION OF SECTION II
Organization Qualifications and Experience**

	<u>Points Availabl e</u>	<u>Points Awarde d</u>
Section II. Organization Qualifications and Experience	35	30

Evaluation Team Comments:

I. Overview of the Organization

- Founded in 1947 focusing on actuarial services.
- Currently there are 4,800 employees and 450 principals.
- Office that specializes in disability and PFML programs located in Portland, Maine.
- Has provided actuarial services to following PFML programs – CO, LA, MD, MI, MN, OR, VA, and WA.
- It has provided actuarial studies for the Maine Legislative committee studying PFML before the law was passed.
- Has private insurance carriers' price PFML plans.
- Helps union and other employers self-insure PFML plans.
- References are:
 - i. Maine Legislative Council, Commission to Develop a Paid Family and Medical Leave Benefits Program.
 - ii. Michigan DOL – provided actuarial study of proposed PFML program.
 - iii. University of Virginia – Actuarial studies for proposed PFML law in that State.
- P – good prior PFML experience, including in Maine for the study prior to law passed.
- N – no direct State of Maine contracting (legislative work was not contracted through executive branch procurement).

II. Subcontractors

- None.

III. Organizational Chart

- Chart of top executive staff provided.

IV. Litigation

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Milliman

DATE: 4/3/2025

- None 5 years in Portland branch.

V. Financial Viability

- Financial statements provided.

VI. Licenses

- Actuarial credentials included.

VII. Certificate of Insurance

- Provided.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202412218
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BIDDER: Milliman
DATE: 4/3/2025

EVALUATION OF SECTION III
Proposed Services

	<u>Points Availabl e</u>	<u>Points Awarde d</u>
Section III. Proposed Services	35	28

Evaluation Team Comments:

- I. Proposed Services
 - A. Services to be Provided
 - N - High level overview of the processes. Lack of detail in how they provide services.
 - Gives summary of their process in researching other state data, requesting data from department, conducting analysis, and presenting findings in report.
 - Lack of details makes it hard for the team to assess how the process would work in practice beyond this summary.
 - B. Implementation – Work Plan
 - The work plan provides minimal details on first year goals.
 - Does mention all required reports and when they would be provided.
 - C. Technical Assessment
 - Overall tech assessment was not met.
 - Not enough evidence was provided to justify their responses.
 - No explanation given on PII and Data Compliance on how they would comply.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202412218
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DATE: 4/3/2025

EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Cost Proposal	,	Cost Proposal Being Scored	x	Score Weight	=	Score
\$127,987.50	,	\$396,635	x	30 points	=	9.68

Evaluation Team Comments:

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218**RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS****BIDDER NAME:** Milliman**DATE:** 03/31/2025**EVALUATOR NAME:** Sharon Horne, Ben Haschalk, Rene LeBlanc**EVALUATOR DEPARTMENT:** DAFS/OIT

Consensus Technical Assessment Decision: Not Met, MaineIT would need to see their SSP and their information security policies.		
Data Compliance		
Publicly available information	NIST 800-171	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Maine FOAA	Merely responded Yes, no explanation or artifacts provided
		Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		Merely responded Yes, no explanation or artifacts provided
	NIST 800-53: Rev5	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Privacy Act of 1974	Merely responded Yes, no explanation or artifacts provided
		Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	U.S. DHHS-OCSE	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		Merely responded Yes, no explanation or artifacts provided
MaineIT		

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Milliman

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

H1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Tier 3 co-location DC, no details or artifacts provided
H2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	They have them and are maintained and updated annually, no artifact to support this statement provided.
H3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Based on many frameworks including NIST, no artifacts provided
A1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Primary DC, and replaced to off site backup DC – no artifacts or details provided
A2	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	N/A as no software development in scope for this engagement
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Scope reduced to SDLC for this project; SOM is looking for bidder policies, procedures and practices to gauge bidder adequacy.
A3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	SLA for incident mgmt., no system or application in scope
A4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Merely responded Yes, no explanation or artifacts provided
Information Security Standards	
S1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Theirs's based on many frameworks including NIST. MaineIT would want to see their SSP as part of demos.

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218**RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS****BIDDER NAME:** Milliman**DATE:** 03/31/2025**EVALUATOR NAME:** Sharon Horne, Ben Haschalk, Rene LeBlanc**EVALUATOR DEPARTMENT:** DAFS/OIT

S2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Merely responded Yes, no explanation or artifacts provided
S3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	This is in line with their incident response plan, no details of their plan or plan provided.
S4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Merely responded Yes, no explanation or artifacts provided
S5	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	No software provided
Cloud Service Provider Reqs	
CSP1	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	N/A
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
CSP2	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	N/A
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
CSP3	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	N/A
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
CSP4	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	N/A

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

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	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
CSP5	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
CSP6	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
CSP7	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
CSP8	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
CSP9	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
CSP10	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
CSP11	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

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	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
CSP12	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	N/A
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
CSP13	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	N/A
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
CSP14	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	N/A
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	No cloud solution provided or in scope for this engagement. Unclear what will be used to do the data analysis and reporting back to the State.
NIST Reqs	
N1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Stated this is included in their information security policies. MaineIT would need to see their policies or have an explanation of what's included in their policy during demos.
N2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Stated this is included in their information security policies. MaineIT would need to see their policies or have an explanation of what's included in their policy during demos.
N3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Stated this is included in their information security policies. MaineIT would need to see their policies or have an explanation of what's included in their policy during demos.
N4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

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	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Stated this is included in their information security policies. MainelT would need to see their policies or have an explanation of what's included in their policy during demos.
N5	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Stated this is included in their information security policies. MainelT would need to see their policies or have an explanation of what's included in their policy during demos.
N6	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Stated this is included in their information security policies. MainelT would need to see their policies or have an explanation of what's included in their policy during demos.
N7	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Stated this is included in their information security policies. MainelT would need to see their policies or have an explanation of what's included in their policy during demos.
N8	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Stated this is included in their information security policies. MainelT would need to see their policies or have an explanation of what's included in their policy during demos.
N9	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Stated this is included in their information security policies. MainelT would need to see their policies or have an explanation of what's included in their policy during demos.
N10	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Milliman

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

	Stated this is included in their information security policies. MainelT would need to see their policies or have an explanation of what's included in their policy during demos.
N11	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Stated this is included in their information security policies. MainelT would need to see their policies or have an explanation of what's included in their policy during demos.
N12	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Stated this is included in their information security policies. MainelT would need to see their policies or have an explanation of what's included in their policy during demos.
N13	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Stated this is included in their information security policies. MainelT would need to see their policies or have an explanation of what's included in their policy during demos.
N14	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Stated this is included in their information security policies. MainelT would need to see their policies or have an explanation of what's included in their policy during demos.

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Risk & Regulatory Consulting, LLC.

DATE: 4/3/2025

SUMMARY PAGE

Department Name: Department of Labor

Name of RFP Coordinator: Luke Monahan

Names of Evaluators: Luke Monahan, Judith Shaw, Rene Leblanc, Sharon Horne, Ben Haschalk

<u>Pass/Fail Criteria</u>	<u>Pass</u>	<u>Fail</u>
Section I. Preliminary Information (Eligibility)	X	
Bidders must have a supervising actuary that meets one or more of the following standards: <ul style="list-style-type: none"> ○ Meet the American Academy of Actuaries Qualification Standards and be a Fellow of the Society of Actuaries (FSA) or an Associate of the Society of Actuaries (ASA) and/or; ○ Be a Fellow of the Conference of Actuaries in Public Practice and/or; ○ Be a Member of the American Academy of Actuaries and/or; ○ Be an enrolled Actuary under the Employees Retirement Income Security Act of 1974. 		
<u>Scoring Sections</u>	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	35	15
Section III. Proposed Services	35	20
Section IV. Cost Proposal	30	8.45
<u>Total Points</u>	<u>100</u>	<u>43.45</u>

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202412218
RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis
BIDDER: Risk & Regulatory Consulting, LLC.
DATE: 4/3/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

Met eligibility requirements.

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

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**EVALUATION OF SECTION II
Organization Qualifications and Experience**

	<u>Points Availabl e</u>	<u>Points Awarde d</u>
Section II. Organization Qualifications and Experience	35	15

Evaluation Team Comments:

I. Overview of the Organization

- Established in 2012 as a consulting firm focused on regulatory services.
- Vendor has experience examining rate filings for VT's voluntary private PFML insurance products.
- 3 references are:
 - i. New Jersey Department of Banking and Insurance – actuarial services related to several programs including health insurance marketplace.
 - ii. Vermont Department of Financial Regulation – provides rate filing reviews for PFML private insurance plans as part of state's voluntary PFML program.
 - iii. State of Rhode Island Department of Business Regulation – worked to establish a standard financial exam.
- N – limited PFML experience and no experience with a mandated State PFML program assessing the solvency of the State-wide fund.
- N – no State of Maine contracting experience.

II. Subcontractors

- None.

III. Organizational Chart

- Org chart of project team provided.
- Key staff named with backgrounds and credentials.

IV. Litigation

- Notes occasional litigation and declines to disclose.

V. Financial Viability

- Provided financial statements.

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

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VI. Licenses

- Actuarial certifications included.

VII. Certificate of Insurance

- Provided.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

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EVALUATION OF SECTION III
Proposed Services

	<u>Points Availabl e</u>	<u>Points Awarde d</u>
Section III. Proposed Services	35	20

Evaluation Team Comments:

- I. Proposed Services
 - A. Services to be Provided
 - N - Noted general processes of researching available data for initial report, but lacked some detail of how they were going to project initial claim projections.
 - N - Said projection model will be developed, not that they have one ready to use.
 - Discusses reports that will be provided and contents of the reports.
 -
 - B. Implementation – Work Plan
 - Appropriate work plan provided.
 - Timing of rough draft of first report and due date of first report is very tight.
 - C. Technical Assessment
 - Overall tech assessment was not met.
 - Not enough evidence provided on how they would comply.
 - Data compliance they wrote non applicable as no data storage. No policies provided on how they follow NIST standards.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

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EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Cost Proposal	,	Cost Proposal Being Scored	x	Score Weight	=	Score
\$127,987.50	,	\$454,475	x	30 points	=	8.45

Evaluation Team Comments:

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: RRC

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

Consensus Technical Assessment Decision: Not Met based on information provided. To be considered, need to see Info Security policies, system security plan, and relationship between RSM and RRC.		
Data Compliance		
Publicly available information	NIST 800-171	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		No, not applicable
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		Can do it if needed
	Maine FOAA	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		No, not applicable
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		No mention of compliance
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		No, not applicable
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		No PII will be shared with RRC
	NIST 800-53: Rev5	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		No, not applicable
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		No PII will be shared with RRC
	Privacy Act of 1974	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		No, not applicable
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		No PII will be shared with RRC
	U.S. DHHS-OCSE	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		No, not applicable
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		No PII will be shared with RRC
MaineIT		
H1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak	
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak	

STATE OF MAINE
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DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

	RRC will use Microsoft system to support this engagement, DC are managed by Microsoft. No other details provided
H2	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	They will rely on Microsoft for any backups. In the Information Security Practices Summary there is mention of client data being backed up daily, encrypted and stored off site and redundancies.
H3	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Will rely on Microsoft for compliance with change requests, incident mgmt., problem mgmt and service desk. No details are provided for these. In the Information Security Practices Summary there is mention of change mgmt. policies.
A1	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	A solution is not being proposed for this engagement, unclear where the analysis will happen once they ingest data from the state. There is a contradiction in the Information Security Practices Summary there is mention of client data being backed up daily, encrypted and stored off site and redundancies.
A2	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	A solution is not being proposed for this engagement, unclear where the analysis will happen once they ingest data from the state.
A3	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	A solution is not being proposed for this engagement, unclear where the analysis will happen once they ingest data from the state.
A4	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	A solution is not being proposed for this engagement, unclear where the analysis will happen once they ingest data from the state.
Information Security Standards	
S1	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218**RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS****BIDDER NAME: RRC****DATE: 03/31/2025****EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc****EVALUATOR DEPARTMENT: DAFS/OIT**

	<i>Quality of Evidence:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Relay on Microsoft for compliance. Also mentioned the policies notes are not applicable to RC, as RRC will not be storing State data in their environment. Unclear where the analysis will be performed of State data.
S2	<i>Quality of Response:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	If RSM is RRC they will not use additional agents or subcontractors
S3	<i>Quality of Response:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Notification will happen based on the terms of the contract
S4	<i>Quality of Response:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Did not provide a risk appetite statement, however the RSM information security practices summary does give insight into their position on security.
S5	<i>Quality of Response:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	A solution is not being proposed, it is not clear where the analysis will happen.
Cloud Service Provider Reqs	
CSP1	<i>Quality of Response:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	RRC will not be storing State data in their environment. Unclear where the analysis will occur.
CSP2	<i>Quality of Response:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	RRC will not be storing State data in their environment. Unclear where the analysis will occur.
CSP3	<i>Quality of Response:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218**RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS****BIDDER NAME: RRC****DATE: 03/31/2025****EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc****EVALUATOR DEPARTMENT: DAFS/OIT**

	RRC will not be storing State data in their environment. Unclear where the analysis will occur.
CSP4	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	RRC will not be storing State data in their environment. Unclear where the analysis will occur.
CSP5	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
CSP6	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	RRC will not be storing State data in their environment. Unclear where the analysis will occur. In the Information Security Practices Summary there is mention of information transfer.
CSP7	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	RRC will not be storing State data in their environment. Unclear where the analysis will occur.
CSP8	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	RRC will not be storing State data in their environment. Unclear where the analysis will occur.
CSP9	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	RRC will not be storing State data in their environment. Unclear where the analysis will occur.
CSP10	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	Answered N/A
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	RRC will not be storing State data in their environment. Unclear where the analysis will occur.

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

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CSP11	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	RRC will not be storing State data in their environment. Unclear where the analysis will occur. In the Information Security Practices Summary there is mention of technical vulnerability mgmt..
CSP12	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	RRC will not be storing State data in their environment. Unclear where the analysis will occur.
CSP13	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	RRC will not be storing State data in their environment. Unclear where the analysis will occur.
CSP14	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	RRC will not be storing State data in their environment. Unclear where the analysis will occur.
NIST Reqs	
N1	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	RRC will not be storing State data in their environment. Unclear where the analysis will occur. In the Information Security Practices Summary there is mention of SOC 2 Type 2 available upon written request.
N2	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	RRC will not be storing State data in their environment. Unclear where the analysis will occur. In the Information Security Practices Summary there is mention of a comprehensive set of information security policies, their policies are included on RSM intranet site. Like if these were reviewed, they would be in compliance based on mentioning key factors.
N3	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak

STATE OF MAINE
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EVALUATOR DEPARTMENT: DAFS/OIT

	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> RRC will not be storing State data in their environment. Unclear where the analysis will occur.
N4	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> <i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> RRC will not be storing State data in their environment. Unclear where the analysis will occur.
N5	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> <i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> RRC will not be storing State data in their environment. Unclear where the analysis will occur.
N6	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> <i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> RRC will not be storing State data in their environment. Unclear where the analysis will occur. In the Information Security Practices Summary there is mention of information security aspects of business continuity mgmt.
N7	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> <i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> RRC will not be storing State data in their environment. Unclear where the analysis will occur.
N8	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> <i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> RRC will not be storing State data in their environment. Unclear where the analysis will occur.
N9	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> <i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i> RRC will not be storing State data in their environment. Unclear where the analysis will occur. In the Information Security Practices Summary there is mention of information security incidents and improvements.
N10	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: RRC

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	RRC will not be storing State data in their environment. Unclear where the analysis will occur. In the Information Security Practices Summary there is mention of communication security.
N11	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	RRC will not be storing State data in their environment. Unclear where the analysis will occur.
N12	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	RRC will not be storing State data in their environment. Unclear where the analysis will occur.
N13	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input type="checkbox"/> <i>Adequate</i> <input checked="" type="checkbox"/> <i>Weak</i>
	RRC will not be storing State data in their environment. Unclear where the analysis will occur. In the Information Security Practices Summary there is mention of supplier relationship.
N14	<i>Quality of Response:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>
	<i>Quality of Evidence:</i> <input type="checkbox"/> <i>Strong</i> <input checked="" type="checkbox"/> <i>Adequate</i> <input type="checkbox"/> <i>Weak</i>

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Spring Consulting Group

DATE: 4/3/2025

SUMMARY PAGE

Department Name: Department of Labor

Name of RFP Coordinator: Luke Monahan

Names of Evaluators: Luke Monahan, Judith Shaw, Rene Leblanc, Sharon Horne, Ben Haschalk

<u>Pass/Fail Criteria</u>	<u>Pass</u>	<u>Fail</u>
Section I. Preliminary Information (Eligibility)	X	
Bidders must have a supervising actuary that meets one or more of the following standards: <ul style="list-style-type: none"> ○ Meet the American Academy of Actuaries Qualification Standards and be a Fellow of the Society of Actuaries (FSA) or an Associate of the Society of Actuaries (ASA) and/or; ○ Be a Fellow of the Conference of Actuaries in Public Practice and/or; ○ Be a Member of the American Academy of Actuaries and/or; ○ Be an enrolled Actuary under the Employees Retirement Income Security Act of 1974. 		
<u>Scoring Sections</u>	<u>Points Available</u>	<u>Points Awarded</u>
Section II. Organization Qualifications and Experience	35	32
Section III. Proposed Services	35	32
Section IV. Cost Proposal	30	10.82
<u>Total Points</u>	<u>100</u>	<u>74.82</u>

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202412218
RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis
BIDDER: Spring Consulting Group
DATE: 4/3/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

Met eligibility requirements.

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Spring Consulting Group

DATE: 4/3/2025

**EVALUATION OF SECTION II
Organization Qualifications and Experience**

	<u>Points Availabl e</u>	<u>Points Awarde d</u>
Section II. Organization Qualifications and Experience	35	32

Evaluation Team Comments:

I. Overview of the Organization

- It was formed in 2004 after a buyout of a previous firm.
- Part of the larger Alera Group which is now the 15th largest broker in the US.
- Has provided actuarial service to State PFML programs in CT, NH, WA, MD, and HI. Currently lead actuaries for NH and CT PFML program.
- 3 References are:
 - i. CT PFML – annual actuarial reports.
 - ii. Legislative Reference Bureau for the State of Hawaii – study for the establishment of PFML program.
 - iii. NH PFML – actuarial support for their voluntary PFML program.
- P – good PFML experience. Can leverage that experience in Maine with data modeling.
- P – bringing in experience in absence management as well, which will help assess trends in claim usage.
- P – lead actuary in Maine also same one as used in CT PFML program.
- No State of Maine contracting experience but does have a lot of experience in other state contracting.

II. Subcontractors

- None.

III. Organizational Chart

- Org chart of proposed project team provided.
- Key staff named and backgrounds provided.

IV. Litigation

- Notes occasional litigation and declines to list them.

V. Financial Viability

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Spring Consulting Group

DATE: 4/3/2025

- N - Declined to include, saying a call with the CFO can be arranged to discuss if necessary.

VI. Licenses

- Actuary certifications provided.

VII. Certificate of Insurance

- Provided.

**STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER: Spring Consulting Group

DATE: 4/3/2025

**EVALUATION OF SECTION III
Proposed Services**

	<u>Points Availabl e</u>	<u>Points Awarde d</u>
Section III. Proposed Services	35	32

Evaluation Team Comments:

I. Proposed Services

A. Services to be Provided

- Good overview of their prescribed approach to meeting the business requirements.
- P – will use Maine demographics and claim level variables like leave duration, in conjunction with labor and population trends to help project claim usage. Team recognizes absence management experience will help inform this.
- Proprietary actuary model will be used.
- P- can provide different modeling scenarios for more aggressive or conservative estimates of external conditions for revenue and claim usage.

B. Implementation – Work Plan

- Appropriate and detailed work plan but only covers up until initial report.
- P - Notes robust project experience and peer review of output.

C. Technical Assessment

- Overall tech assessment was not met
- Not enough evidence provided on how they would comply.
- Data compliance was an answer of yes they will comply with no documentation.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202412218
RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis
BIDDER: Spring Consulting Group
DATE: 4/3/2025

EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Cost Proposal	,	Cost Proposal Being Scored	x	Score Weight	=	Score
\$127,987.50	,	\$354,800	x	30 points	=	10.82

Evaluation Team Comments:

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218**RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS****BIDDER NAME:** Spring Consulting**DATE:** 03/31/2025**EVALUATOR NAME:** Sharon Horne, Ben Haschalk, Rene LeBlanc**EVALUATOR DEPARTMENT:** DAFS/OIT

Consensus Technical Assessment Decision: Not Met, MaineIT would need to see their information security policies, how they intend to do their analysis of the State data.

Data Compliance

Publicly available information	NIST 800-171	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Maine FOAA	Responded yes with no explanation or artifacts provided.
		Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		Responded yes with no explanation or artifacts provided.
	NIST 800-53: Rev5	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Privacy Act of 1974	Responded yes with no explanation or artifacts provided.
		Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	U.S. DHHS-OCSE	
		Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
		Responded yes with no explanation or artifacts provided.

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218**RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS****BIDDER NAME:** Spring Consulting**DATE:** 03/31/2025**EVALUATOR NAME:** Sharon Horne, Ben Haschalk, Rene LeBlanc**EVALUATOR DEPARTMENT:** DAFS/OIT

MaineIT	
H1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Colo in Chicago area and secondary in Deerfield (Deerfield where?)
H2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
H3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
A1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
A2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
A3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
A4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
Information Security Standards	
S1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Alera security plan is mentioned, no artifacts of it are provided.
S2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Spring Consulting

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
S3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
S4	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Alera Group does not share any private or confidential information. They said they attached a 2024 SOC 2 type 1 report, however it was not part of what was provided for this assessment.
S5	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	No application or software in this relationship. Unclear where they will complete the analysis.
Cloud Service Provider Reqs	
CSP1	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
CSP2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
CSP3	Quality of Response: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	They do not develop
CSP4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Spring Consulting

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

CSP5	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
CSP6	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
CSP7	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
CSP8	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
CSP9	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
CSP10	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
CSP11	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
CSP12	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	Responded yes with no explanation or artifacts provided.
CSP13	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Spring Consulting

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

	<i>Responded yes with no explanation or artifacts provided.</i>
CSP14	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided.</i>
NIST Reqs	
N1	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided of compliance.</i>
N2	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided of compliance.</i>
N3	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided of compliance.</i>
N4	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided of compliance.</i>
N5	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided of compliance.</i>
N6	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided of compliance.</i>
N7	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided of compliance.</i>
N8	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak

STATE OF MAINE
EVALUATION NOTES - TECHNICAL ASSESSMENT

RFP #: 202412218

RFP TITLE: ACTUARIAL SERVICES – ANNUAL PFML TRUST FUND ANALYSIS

BIDDER NAME: Spring Consulting

DATE: 03/31/2025

EVALUATOR NAME: Sharon Horne, Ben Haschalk, Rene LeBlanc

EVALUATOR DEPARTMENT: DAFS/OIT

	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided of compliance.</i>
N9	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided of compliance.</i>
N10	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided of compliance.</i>
N11	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided of compliance.</i>
N12	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided of compliance.</i>
N13	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input type="checkbox"/> Adequate <input checked="" type="checkbox"/> Weak
	<i>Responded yes with no explanation or artifacts provided of compliance.</i>
N14	Quality of Response: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak
	Quality of Evidence: <input type="checkbox"/> Strong <input checked="" type="checkbox"/> Adequate <input type="checkbox"/> Weak

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Deloitte Consulting LLP

DATE: 2/11/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

- I. Organization Qualifications and Experience
 1. Overview of Organization
 - Founded in 1845 as a consulting firm.
 - Actuarial services currently with 400 clients.
 - Has been NY PFML actuary for 8 years, did start up report for MD PFML and MN PFML.
 - Has been providing actuarial services with State of Maine at DAFS incurred but not paid (IBNP) health claims, with OMS for Medicaid program, and with Department of Commerce for public retirement plans.
 - 3 references are:
 1. NY PFML program
 2. MN PFML program
 3. Nationwide Mutual Insurance Company – for disability plan pricing.
 - P – good experience with providing PFML actuarial services.
 - P – good experience with State of Maine government contracts.
 2. Subcontractors
 - None.
 3. Organizational Chart
 - Org chart of project team provided.
 - Project members named, roles defined, and background and certifications provided.
 4. Litigation
 - Notes involved in occasional litigation but does not provide list.
 5. Financial Viability
 - Revenue chart provided.
 6. Licenses
 - Actuarial certifications provided.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Deloitte Consulting LLP

DATE: 2/11/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

7. Certificate of Insurance

- Provided.

II. Proposed Services

1. Services to be Provided

- Vendor will start with a kick-off meeting to align goals, objectives, timelines, and logistics.
- Data collection – will work with Department to build secure data transfer system.
- At the start of contract will use the first 2 available quarters of revenue data from Maine and look at experiences of other PFML programs to fill in the immediate gaps.
- Since the new program does not have data yet, vendor will use proprietary model to produce 5-year estimates with reasonable estimates tracking variables of annual revenue, administrative expenses, premium rate, covered employees, taxable wage, estimated benefit claim utilization, claim duration by type, account balance/reserve, and account solvency status.
- Vendor will research external data sources to build the initial assumptions and models – tracking models of impact for variables such as growth rate of covered employees, wage inflation, premium rate/benefit payout, claim mix type and utilization, total expenditures, private plan substitutions (current and future), unemployment rate, approval/denial trends, and upcoming legislative changes.
- Initial review with Department to review estimates of revenues and claims, the solvency of the Maine PFML trust fund, and the reasonability of the contribution rate of 1%.
- Final initial report will include executive summary, introduction, background including methodology and data sources used, results and conclusions including metric presentations, and appendices.
- The annual report provided thereafter will incorporate Maine PFML claims data and updated revenue data.
- Annual reports will include similar sections to the initial report.

2. Implementation – Work Plan

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Deloitte Consulting LLP

DATE: 2/11/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

- Detailed project plan included milestones and deliverables named throughout.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Deloitte Consulting

DATE: February 14, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

I. Organization Qualifications and Experience

1. Overview of Organization

- Currently provides actuarial services to DAFS (State health plans); DHHS for MaineCare.
- Principal of the Actuarial team holds FSA, MAAA and FCA certifications, primarily practices in health sector with social insurance and public finance secondary
- Actuarial consultant for NY PFML and completed financial impact analyses of state mandated PFML programs including Minnesota and Maryland
- Conduct reserving valuations and experience studies for health insurers and self-insured entities
- Key projects identified: NY PFML – initial program design and design benefit analysis including contribution and premium rate modeling; MN PFML (Ramsey County) – actuarial forecasting including estimates of utilization experience and sensitivity analyses; Nationwide Mutual Insurance – reserve analysis, benefit claims projections, rate contributions.

2. Subcontractors

- None will be used

3. Organizational Chart

- Principal (FSA, MAAA) – oversees works of other members of actuarial team with focus on quality review and adherence to terms of contract (client management); bidder's chief actuary.
- Remaining 4 members are ASAs and MAAs; Sr. Project Lead provides direct oversight of the project - although not a Fellow of the SOA, they are a Fellow of the Conference of Consulting Actuaries and their area of expertise is government and public services sector and she has worked on state sponsored PFML programs; remainder of the team seems appropriate given the roles they will be filling.

4. Litigation

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Deloitte Consulting

DATE: February 14, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

- Gave a general overview of why, as a consultant they are sometimes involved in litigation with clients regarding the services and contract for services. Did not identify what litigation they have currently pending or any closed cases in the past 5 years.
- This is troubling. While a brief search showed discrimination suits which are common for employers of this size, recently a class action lawsuit was filed against Deloitte related to a data breach of RIBridges – the social services portal for the State of Rhode Island. While it appears the breach was a ransomware attack, the bidder should have disclosed it and explained why they believe it is not a viable claim (assuming that to be their position).

5. Financial Viability

- No concerns about the bidder's financial viability

6. Licensure/Certification

- The actuarial team appears to have appropriate certifications although having a Fellow as the project lead would be preferable.

7. Certificate of Insurance

- Acceptable

II. Proposed Services

1. Services to be Provided

- Actuarial study to analyze the solvency of the ME PFML Trust Fund; initially have to forecast based on external data so will leverage work and experience from other PFML engagements
- Services include Project kick-off meeting; curating and collecting data; actuarial analysis; development of model and assumptions to be used; preliminary review of findings and final rollout of study

2. Methodology

- Will use various Actuarial Standard of Practice (ASOPs) including those for health and disability claims and social insurance
- Given lack of credible experience will use proprietary model covering all statutory claim types
- After modeling developed and agreed upon, assumptions will be developed and agreed upon (assumptions noted appear appropriate and include impact of private plan exemptions)

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Deloitte Consulting

DATE: February 14, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

- Annual actuarial study will be based on claims information from the TPA benefit reports – bidder will make suggestions to improve format and content as part of the engagement
3. Implementation – Work Plan
- Work plan including timelines appears appropriate

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Deloitte

DATE: 03/24/2025

EVALUATOR NAME: Rene LeBlanc

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

I. Organization Qualifications and Experience

1. Overview of Organization

- Established in 1845.
- World's largest consulting provider.

2. Subcontractors

- Will not use subcontractors.

3. Appendix C:

- Company Overview

- 1. Claims to be the national leader in implementing PFML systems.

- a. Provides financial impact analysis in Minnesota and Maryland.

- b. Additionally performs actuarial analysis for short-term and long-term disability.

- 2. Currently serving Maine from a healthcare actuarial capacity.

- a. Has partnered with DAFS for over 19 years providing actuarial services for healthcare claims

- b. 10 years providing actuarial services for retiree health benefits for First Responders Plan, State Plan and Teachers Plan

- 3 reference projects

- 1. State of New York PFML Premium Rate Analysis

- a. Initial program design, benefit analysis and actuarial services

- 2. Ramsey County - State of Minnesota PFML Actuarial Analysis

- a. Actuarial forecasting of it's funding against equivalent self-managed programs.

- 3. Nationwide Mutual Ins Co. Actuarial Disability Pricing and Valuation

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Deloitte

DATE: 03/24/2025

EVALUATOR NAME: Rene LeBlanc

EVALUATOR DEPARTMENT: Maine Department of Labor

- a. 15 years actuarial services focused on employee benefit strategy development.

4. Organizational Chart

- Provide chart with names and titles.
 1. Included Job Descriptions for each position
 2. Also included Bios

5. List of Litigations

- Did not provide, but did make a statement about occasional litigations arising but none will impact their ability to provide the services we need.

6. Financial Viability (D&B)

- They stated they do not have audited financial statements.
 1. They provided the contact information for their CFO
 2. They also provided a financial breakdown

7. Certificate of Insurance

- Provided.

II. Proposed Services

1. Services to be Provided

- Establish a secure and efficient means of electronic data transfer
- Analyze industry sources and publicly available data to gain insight on emerging trends
- Perform actuarial analysis of trust fund's solvency
- Deliver Actuarial Solvency Study to the Department
 1. No later than Jan 1, 2026.

2. Implementation – Work Plan

- Provided workplan
 1. Begin, July
 2. Data collection from July to November
 3. Actuarial Analysis performed on each quarter data
 - a. Aug-Sept
 - b. Oct-Nov
 4. Ongoing collections for 2027.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Lepton Actuarial & Consulting, LLC

DATE: 2/10/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

- I. Organization Qualifications and Experience
 1. Overview of Organization
 - New York based, actuarial services and consulting.
 - Founded in 2018.
 - Small staff (exact number not mentioned).
 - Reference projects are:
 1. City of Chicago – partnered with Milliman to provide analysis of health plan, including short term disability claims.
 2. External actuary for USDOL – provides analysis and rate recommendations for workers compensation related to several federal programs.
 3. Alabama Bureau of Insurance – rate and filling analyses for insurance products including STD and LTD.
 - N – no PFML experience.
 - N – relatively small and new company with some concerning financials.
 - N – no State of Maine government contracting experience.
 2. Subcontractors
 - None.
 3. Organizational Chart
 - Senior leadership/actuaries named.
 - Org chart of company provided.
 4. Litigation
 - None in 5 years.
 5. Financial Viability
 - Balance sheets and Profit and Loss included.
 - N – operated at a loss recently in 2023.
 6. Licenses
 - Actuarial credentials provided.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Lepton Actuarial & Consulting, LLC

DATE: 2/10/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

7. Certificate of Insurance

- Provided.

II. Proposed Services

1. Services to be Provided

- N – overall document on proposed services about 3.5 pages will little detail about methodology or how they would meet the services mentioned.
- Overall analysis provided by “collect data”, “utilize models”, and “conduct trend analysis”.
- First annual report will use 3 quarters of wage data to identify “patterns and anomalies” and will include future projections of revenue based and claims based on “economic and demographic factors”.
- The annual report will provide fund performance in the previous year, updated analysis and modeling based on current data and provide a rate recommendation for next year.
- Rate recommendations will identify key factors related to the rate and whether it needs to be decreased or increased. If increased will provide strategies for reducing rates and improving sustainability of the fund.
- Vendor will review claim data reports and make recommendations for benefit structuring as needed to promote sustainability of the program.
- Vendor will analyze use and impact of specific claim types.
- Vendor will analyze the impact of private plan substitutions based on current and projected future enrollment.
- Will maintain data confidentiality and transmission through approved means.

2. Implementation – Work Plan

- A thorough description of approach to project management in general.
 1. Initial meeting to define scope and deliverables.
 2. Data collection.
 3. Actuarial modeling and analytics.
 4. Final report production.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Lepton Actuarial & Consulting, LLC

DATE: 2/10/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

- N – actual work plan very basic and covers initial period of performance only.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Lepton

DATE: February 14, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

I. Organization Qualifications and Experience

1. Overview of Organization

- Principal and CEO of company is an ASA, MAAA, and FCA; primary area of practice is health actuary (not a Fellow of the Society of Actuaries but is an MAAA and Fellow of the Conference of Consulting Actuaries; Fellow of the SOA would be preferable)
- Team also includes 3 other actuaries but I note that 2 of them have designations with the casualty actuarial society which specializes in property and casualty insurance not health insurance. The fifth member of the team is a data scientist.
- Company founded in 2015
- Representative projects: Chicago Public Schools – actuarial analysis of claims reserves for health benefits as well as self-insured Workers Comp and short-term disability benefits; USDOL – liability estimates for 3 federal works compensation programs; Alabama Department of Insurance – actuarial review of insurance rate filings. NOTE: no apparent PFML experience

2. Subcontractors

- None will be used

3. Organizational Chart

- Team includes the Principal and CEO as the supervising actuary
- Note the data scientist is a direct employee of the company; two of the actuaries (Thoen and Juma) are under separate LLCs in which it appears the CEO is a member but that is not clear. The last actuary does not appear on the org chart at all. Juma is part of a property and casualty LLC. This structure causes concern about oversight.

4. Litigation

- None

5. Financial Viability

- No going concern

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Lepton

DATE: February 14, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

6. Licensure/Certification

- Actuarial designations provided by the bidder – property and casualty designation for one of the actuaries is not as relevant for the engagement

7. Certificate of Insurance

- Adequate

II. Proposed Services

1. Services to be Provided

- Actuarial analyses using actuarial models (source unknown) and Maine data as well as publicly accessible data from other state PFML programs to determine solvency (Note no proprietary actuarial models and no PFML experience to draw from)
- Limited detail about methodology or actuarial standards will apply
- This proposal seems to feed back what the RFP requires with little substance. Thus, it is hard to measure the experience, expertise, and skill set being brought to the engagement.
- Evaluation of impact of private plans is generic and seems most focused on employer size and industry only without consideration for other demographic factors that might influence an employer's decision and without indicating how the wage analysis will be conducted to determine the impact on premium contributions
- Actuarial methodologies are rudimentary – analyze claims data

2. Implementation – Work Plan

- Basic work plan: initial meeting; data collection; analysis; final report
- Solely relying on data provided by the Department and no existing model to build from – work requires designing a model, developing the model, testing the model THEN implementing the model for the actuarial analysis
- While bidder notes they will adhere to the Actuarial Standards of Practice (ASOPs) 23, 41, and 56, they make no mention of ASOPs 5 (insured health and disability) and 32 (social insurance) both of which would appear to be relevant to the engagement

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Lepton

DATE: February 14, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

- The project plan assumes that there is a current actuary who will share their data set and analysis. This is a critical misunderstanding of the RFP.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Lepton

DATE: 03/24/2025

EVALUATOR NAME: Rene LeBlanc

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

- I. Organization Qualifications and Experience
 1. Overview of Organization
 - New York Firm specializing in actuarial science, health economics, data science and sustainable finance.
 - Pretty light on details
 2. Subcontractors
 - Does not plan on using subcontractors.
 3. Appendix C:
 - Company Overview
 1. Brought together a team that balances actuarial analysis of PFML funds solvency
 2. Pretty light on details
 3. No direct PFML experience cited
 - 3 reference projects
 1. Chicago Public Schools
 - a. Partnered with Milliman to conduct actuarial valuation of the incurred by not paid (IBNP) claims for medical and prescriptions.
 2. USDOL
 - a. External Actuary for the Federal DOL, Office of Workers Comp.
 3. Alabama Department of Insurance
 - a. Performed a variety of health actuarial services.
 4. Organizational Chart
 - Provided very large org chart
 - Identified a team of 5 as their proposed team for this engagement
 5. List of Litigations
 - None in the last 5 years

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Lepton

DATE: 03/24/2025

EVALUATOR NAME: Rene LeBlanc

EVALUATOR DEPARTMENT: Maine Department of Labor

6. Financial Viability (D&B)

- Provided balance sheets
- Provided Profit/loss statements

7. Certificate of Insurance

- Provided.

II. Proposed Services

1. Services to be Provided

- Actuarial Analyses of Solvency
- Comprehensive Solvency report in January
- Annual Solvency reports
- Contribution Rate Recommendations
- Benefits Payment Adjustments
- Review of Benefit Reports
- Consultative Services
- Claim Types and Financial Impact
- Private Plan Analysis
- Actuarial Methodologies
- Data Access and Confidentiality

2. Implementation – Work Plan

- Provided a long description of the iterative process they plan to follow.
 1. Hard to figure out if they were actually going to meet the requirements.
- Provided a project management plan.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Metropolitan Strategies & Solutions

DATE: 2/7/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

I. Organization Qualifications and Experience

1. Overview of Organization

- Small data analytics and research firm providing consulting to state and local governments.
- Founded 2010. 30+ staff, 40+ clients, 3 offices.
- Partnering with Athena to provide actuarial analysis.
- ProVAL software.
- References are:
 1. Washington D.C. PFML program – business modernization and financial forecasting.
 2. Washington D.C. UI program – financial forecasting for UI trust fund.
 3. Defense Civilian Personnel Advisory Service – Athena provided financial forecasting on Health Benefit Plans.
- P – Some prior PFML experience with Washington D.C. and California.
- N – no prior experience contracting in State of Maine.

2. Subcontractors

- Athena Actuarial Consulting LLC – for actuarial analysis.

3. Organizational Chart

- Proposed project team org chart presented.
- Key staff named with qualifications.

4. Litigation

- None.

5. Financial Viability

- Balance sheets provided.

6. Licenses.

- Actuarial certifications noted.

7. Certificate of Insurance

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Metropolitan Strategies & Solutions

DATE: 2/7/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

- Provided.

II. Proposed Services

1. Services to be Provided

- 6-phase approach to providing services – scope and plan, research and collect data, perform actuarial analysis, recommend rates and benefits adjustments, analyze private plan impact, and analyze claim data & provide claim report.
 1. Chart outlining these phases and when requested deliverables provided on page 4.
- Scope and plan phase.
 1. Kick off and confirm deliverables. Develop targeted end users and stake holders.
 2. Defining questions related to trust fund, premiums, benefits, and administrative costs.
 3. The end report could be (depending on end users- executive report, interactive dashboards, written reports, and/or charts.
- Research and collect data.
 1. Program research and stakeholder interviews.
 2. Source direct data from DOL as well as open-sourced supplemental wage data as needed. Will maintain confidentiality of data and secure data exchanges.
- Perform Actuarial Analysis.
 1. For the first report, vendor will build in data from USDOL and PFML Maine legislative report to make assumptions about Maine claim data projections.
 2. Work in data ranges and adverse scenarios into modeling.
 3. Will work in economic downturns, base line, and upturns into modeling.
 4. Initial analysis will provide – Employee wage and projections, employer behavior and impact analysis, claim projections by leave type, contribution and discount rate projections, investment and expense analysis, fund balancing and solvency metrics. Annual reports will analyze trust fund solvency, recommend premium rates, monitor economic and demographic factors, review program performance metrics, and adjust assumptions and

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

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BIDDER NAME: Metropolitan Strategies & Solutions

DATE: 2/7/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

methodologies. All reports include executive summary, graphical summaries, and methodology transparency.

5. Will present reports to PFML Authority.

- Recommend rates and benefits.

- 1. Will make recommendations of future premiums rates with root cost analysis for decision makers.

- 2. Will make recommendations of potential benefit amounts with root cost analysis for decision makers.

- Analyze private plan impact.

- 1. Will assess program differences, private plan enrollment rate, determine financial impact on fund, and conduct variance analysis for current impact.

- 2. Project impact of private plan on future solvency of funds.

- Analyze claim data

- 1. Review and recommend improvement for benefit report and provide detailed claim and benefit payment analyses for decision makers.

- Will provide on-going support for PFML trust fund solvency issues.

2. Implementation – Work Plan

- Detailed project plan included with major milestones and deliverables noted.

- Approach to project and risk management included.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Metropolitan Strategies and Solutions

DATE: February 14, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

I. Organization Qualifications and Experience

1. Overview of Organization

- Founded in 2010
- Supervising actuary (FSA, ACAS (casualty designation), CERA (enterprise risk management focus), MAAA); the other experienced actuary has the FSA, EA (pension actuary), FCA, MAAA designations. 2 other actuaries identified with less experience and not fellowships
- NOTE: Metropolitan does not have the actuarial expertise in house – the bidder is more focused on helping government agencies have their programs be more data driven in meeting economic goals. Rather, they are “teaming with” Athena Consulting for those services. This engagement would be a combination of economic modeling and actuarial modeling which would not appear to meet the needs of the RFP. Economic modeling analyzes economic trends and policy implications while actuarial modeling analyzes financial risks associated with insurance like events.
- Experience with DC PFML and Unemployment programs. Note only 1 of the authors of the research paper is from the bidder’s firm. The remainder are from the DC PFML office and KPMG. Troubling that they imply full ownership of it.
- Projects noted: DC PFML – consulting engagement to assist with implementation of the program including financial forecasting of the trust fund balance and developing dashboards for monitoring program operations – little to no discussion of actuarial analysis; DC UI program – economic forecasting for UI program which had become depleted during COVID and development of data dashboards; Defense Civilian Personnel Advisory Service – Athena (not Metropolitan) provided actuarial services to audit reserves and filings for the health benefit plan provided DCPAS.

2. Subcontractors

- Athena Consulting LLC out of Minnesota
- Experience with assessing financial viability of government programs – noted that one designation by an actuary is for pensions

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

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DATE: February 14, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

- Appears from Athena's historical client list that majority of work has been for pension funds

3. Organizational Chart

- Bidder's focus is on economic analysis and leveraging technology for data collection and analysis for programmatic purposes. All actuarial talent lies with the subcontractor

4. Litigation

- None

5. Financial Viability

- Not a going concern but bidder is only one half of the equation

6. Licensure/Certification

- N/A (actuarial designations were provided)

7. Certificate of Insurance

- Seems appropriate

II. Proposed Services

1. Services to be Provided

- Although the bidder says the subcontractor has "extensive experience in actuarial modeling for social insurance programs, including those related to paid family and medical leave," the proposal does not appear to include information supporting that statement.
- After kickoff meeting, bidder anticipates "visioning" sessions to establish what needs, measures, questions, and outcome each identified "end user" would need. This implies a broader scope that is assessing the program overall and not the financial solvency and assumptions for the fiscal health of the trust fund. The economic analysis appears to be conflated with the more specific actuarial analysis which is more focused on assumptions that support an appropriate level of financial reserves. This visioning will result in "wireframing" – a technology concept that is used to define the design of a product – typically a website, app, or dashboards within an electronic platform.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

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DATE: February 14, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

- The next phase would be stakeholder interviews. Again, this is not a typical approach used for actuarial science. Actuarial analysis is based on data collection and analysis using assumptions appropriate for the model being used. This is an actuarial engagement and not a research project.
- It is only after these visioning sessions, end user interviews and stakeholder interviews that the bidder would begin to collect and analyze wage data and generate an economic forecast.
- Next the actuarial analysis begins. Assumptions and data will rely on experience in other states including California, DC, New Jersey, New York, Rhode Island, Washington, Connecticut, and Massachusetts. Data will be drawn from the previously mentioned research paper. The ASOPs relied upon do not include 5 (insured health and disability) or 32 (social insurance). Economic forecasting will overlay the actuarial study. There appears to be an overreliance on economic forecasting and models.
- Generally, this bidder engages in a fair amount of puffery without evidence to support their assertions. Also, the list of assumptions on pages 28 and 29 and more properly the subject of contract negotiations.

2. Implementation – Work Plan

- While the work plan seems appropriate, Athena does not come on the scene for a full quarter. The first quarter focuses on “visioning” and stakeholder meetings. Otherwise, the work plan seems reasonable.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Metropolitan

DATE: 03/24/2025

EVALUATOR NAME: Rene LeBlanc

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

I. Organization Qualifications and Experience

1. Overview of Organization

- Data Analytics and economic research firm
- Founded in 2010.

2. Subcontractors

- Athena Actuarial Consulting LLC
 - 1. Sounds like this is actually the actuarial servicer

3. Appendix C:

- Company Overview
 - 1. A lot of credentials
 - 2. No Direct PFML cited anywhere in their qualifications section
- 3 reference projects
 - 1. D.C Department of Employment Services – Paid Family Leave Program
 - a. Business Transformation effort for PFL.
 - b. Created predictive financial models to forecast PFL Trust Fund balance.
 - c. Lots of details and charts
 - 2. D.C. Employment Services – UnEmployment Insurance
 - a. Provided UI Trust Fund forecasting to assist in recovery from the COVID-i9 pandemic.
 - b. Again, lots of detail and charts
 - 3. Defense Civilian Personnel Advisory Service
 - a. Health actuarial services

4. Organizational Chart

- Provided
- Included bios for each individual
- I didn't like that they included the title for LeJuan Strickland on the end of one page, then the bio on the next page.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

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BIDDER NAME: Metropolitan

DATE: 03/24/2025

EVALUATOR NAME: Rene LeBlanc

EVALUATOR DEPARTMENT: Maine Department of Labor

1. Nitpicky, maybe, but representative of attention to detail and usability???

5. List of Litigations

- Has never been involved in litigation

6. Financial Viability (D&B)

- Provided MSS balance sheets
- Nothing demonstrating the viability of Anthena Actuarials

7. Certificate of Insurance

- Provided.

II. Proposed Services

1. Services to be Provided

- Very long document of their approaches and how they will perform analysis

2. Implementation – Work Plan

- Provided
- Lots of details, almost too much.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Milliman, Inc.

DATE: 2/11/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

I. Organization Qualifications and Experience

1. Overview of Organization

- Founded in 1947 focusing on actuarial services.
- Currently there are 4,800 employees and 450 principals.
- Office that specializes in disability and PFML programs located in Portland, Maine.
- Has provided actuarial services to following PFML programs – CO, LA, MD, MI, MN, OR, VA, and WA.
- It has provided actuarial studies for the Maine Legislative committee studying PFML before the law was passed.
- Has private insurance carriers' price PFML plans.
- Helps union and other employers self-insure PFML plans.
- References are:
 1. Maine Legislative Council, Commission to Develop a Paid Family and Medical Leave Benefits Program.
 2. Michigan DOL – provided actuarial study of proposed PFML program.
 3. University of Virginia – Actuarial studies for proposed PFML law in that State.
- P – good prior PFML experience, including in Maine for the study prior to law passed.

2. Subcontractors

- None.

3. Organizational Chart

- Chart of top executive staff provided.

4. Litigation

- None 5 years in Portland branch.

5. Financial Viability

- Financial statements provided.

6. Licenses

- Actuarial credentials included.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Milliman, Inc.

DATE: 2/11/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

7. Certificate of Insurance

- Provided.

II. Proposed Services

1. Services to be Provided

- N – this section two and a half total pages and would have benefited from more details on how services would be provided, and how the data would be presented.
- Will start project with kick off meeting to review administration, funding objectives, available data, private plans, and deliverables and timelines.
- Vendor request for noted data and formats focusing on demographic data, revenues, and expenses. Anticipate requesting this data quarterly. Will add in quarterly claim data once available.
- Analysis will develop projections for covered employees, contributions, claims, benefit payments, expenses, investment income, fund balances, and fund ratios.
- The initial report will use 3 quarters of revenue data.
- Will adjust claim projections before Maine claims start based on benefit design, demographics, industry mix, and other factors.
- Will adjust modeling once Maine claims start.
- Annual reports will include a recommendation on the contribution rate for each coming calendar year, a graphical summary of Maine PFML claim incident rates and average claim duration by claim type, whether the premium rate can be raised or lowered and if raised above 1.0% will include the factors that appear to be driving the increase and recommendations to lower, and any other items requested by the Department.
- The reports will include executive summaries and graphical summaries.
- Can, if agreed on Department, provide cross-state comparisons and comparisons to trends in disability claims.
- Will analyze the current and future enrollment in private plan substitutions for the effect it has on fund solvency.

2. Implementation – Work Plan

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Milliman, Inc.

DATE: 2/11/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

- Plan notes initial report, five annual reports, and a separate report on private plans.
- Broad goal ranges given relative to deliverables.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Milliman

DATE: February 14, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

I. Organization Qualifications and Experience

1. Overview of Organization

- Well established actuarial firm founded in 1947.
- Dedicated practice located in Portland, Maine specializing in disability insurance and PFML insurance.
- Performed actuarial analysis for PFML programs in 9 states including Maine – included developing assumption to project PFML benefits; estimating required contribution rates; performing solvency analysis and ways to mitigate risk; and developing financial projections. Recently selected to do actuarial analysis for Colorado PFML.
- Engaged by insurers to assist with rating PFML policies and retained by ACLI to analyze proposed federal PFML program. Also assisted employer clients develop premium rates and surplus levels for self-insured PFML plans.
- Because of prior work in Maine for the Commission to develop PFML program, have some data and models already
- Projects: Maine Commission to Develop a PFML Benefits Program – modeled various program options; Michigan Department of Labor and Economic Opportunity – actuarial analysis of PFML program to determine initial contribution rates and projections as well as various program options; University of Virginia - actuarial analysis of PFML program similar to what was done in Maine.

2. Subcontractors

- None

3. Organizational Chart

- Provided

4. Litigation

- Engagement will be out of bidder's Portland, Maine practice which has not had any litigation in the past 5 years

5. Financial Viability

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Milliman

DATE: February 14, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

- No going concern
- 6. Licensure/Certification
 - Not provided
- 7. Certificate of Insurance
 - Acceptable

II. Proposed Services

1. Services to be Provided
 - Lacking information about the composition of the team other than fact Paul Correia (FSA) will be the lead
 - Kick off meeting; detailed data request; actuarial analysis of Trust Fund's solvency by developing projections of estimated financial experience of the program based on appropriate actuarial assumptions
 - Lacking substance around items like composition of the team and their qualifications, whether a model will be built or if have proprietary model they will use, and what ASOPs they are relying on
 - After 1st report, will monitor experience including analyzing claims data – recognize will become more credible over time with expectation that it will be fully credible in 2027
2. Implementation – Work Plan
 - Timeline and plan seem appropriate.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Milliman

DATE: 03/24/2025

EVALUATOR NAME: Rene LeBlanc

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

- I. Organization Qualifications and Experience
 1. Overview of Organization
 - Among the world's largest providers of actuarial and related products and services.
 2. Subcontractors
 - No Subcontractors
 3. Appendix C:
 - Company Overview
 1. Dedicated practice located in Portland Maine that specialized in disability and PFML insurance.
 2. Have performed actuarial analysis for PFML programs in 9 listed states
 - a. Maine is one of those they listed. They pointed out that they were engaged by the commission to develop PFML and have a unique perspective on Maine's needs.
 3. Recently selected to also perform PFML Actuarial services for Colorado
 4. Have assisted many private insurance companies in pricing private PFML plans.
 - 3 reference projects
 1. Maine Legislative Council – Commission to Develop a Paid Family and Medical Leave Benefits Program
 - a. 2022, assisted the commission by analyzing potential costs and funding requirements, etc.
 2. Michigan Department of Labor and Economic Opportunity
 - a. Actuarial analysis of PFML program
 3. University of Virginia
 - a. Performed antuarial analysis for a PFML program in VA.
 4. Organizational Chart

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Milliman

DATE: 03/24/2025

EVALUATOR NAME: Rene LeBlanc

EVALUATOR DEPARTMENT: Maine Department of Labor

- Provided, but in a separate file.
 - 1. Just people and pictures
 - 2. No Bios
 - 3. No structure
- 5. List of Litigations
 - None in the last 5 years.
- 6. Financial Viability (D&B)
 - Provided Financial Statements
- 7. Certificate of Insurance
 - .Provided

II. Proposed Services

- 1. Services to be Provided
 - Presented the steps they will take to set up the actuarial review processes.
 - Identified the areas they would focus on
 - Identified the first steps they would take then how they would monitor the PFML experience and produce annual reports.
- 2. Implementation – Work Plan
 - Provided a very minimal project list with key delivery dates. Almost no detail on what would be done during the first year in preparation for the annual report.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Risk & Regulatory Consulting, LLC

DATE: 2/11/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

- I. Organization Qualifications and Experience
 1. Overview of Organization
 - Established in 2012 as a consulting firm focused on regulatory services.
 - Vendor has experience examining rate filings for VT's voluntary private PFML insurance products.
 - 3 references are:
 1. New Jersey Department of Banking and Insurance – actuarial services related to several programs including health insurance marketplace.
 2. Vermont Department of Financial Regulation – provides rate filing reviews for PFML private insurance plans as part of state's voluntary PFML program.
 3. State of Rhode Island Department of Business Regulation – worked to establish a standard financial exam.
 - N – limited PFML experience and no experience with a mandated State PFML program assessing the solvency of the State-wide fund.
 - N – no State of Maine contracting experience.
 2. Subcontractors
 - None.
 3. Organizational Chart
 - Org chart of project team provided.
 - Key staff named with backgrounds and credentials.
 4. Litigation
 - Notes occasional litigation and declines to disclose.
 5. Financial Viability
 - Provided financial statements.
 6. Licenses
 - Actuarial certifications included.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Risk & Regulatory Consulting, LLC

DATE: 2/11/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

7. Certificate of Insurance

- Provided.

II. Proposed Services

1. Services to be Provided

- Project kick-off meeting to make a work plan for planned steps, deliverables, signoffs, and due dates.
- Will research publicly available data to aid projections, including other state PFML programs. Also, USDOL and Census Bureau data sets for wages and demographics.
- Will then develop projection model. Will use first 2 quarters of revenue data to create initial projection by 9/19/2025 and will meet with department to discuss findings and adjust model.
- Will complete second projection with third quarter revenue data by 11/25/2025.
- Will provide quarterly update through model via memo during the contracting period.
- The initial solvency report will be provided as a draft on 12/1/2025 and will include an executive summary, summary of actual revenue by quarter, summary of current demographic factors, summary of key projection assumptions used to project claims and future revenue, sensitivity testing of key projection assumptions, and sensitivity testing of various benefit application dates. Will meet with department on finds and prepare final draft for 12/19/2025.
- Annual reports will be provided thereafter and will include – a recommendation for premiums for coming year, a recommendation can be lowered or must be higher and if it exceeds 1.0% will include factors leading to the increase and recommendations to lower it, recommendations regarding any benefit payment adjustments to assure fund solvency, and an analysis of the fiscal impact of the current and future private plan substitution enrollment rate.
- Will review Maine claims data reports when available to integrate into modeling.

2. Implementation – Work Plan

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Risk & Regulatory Consulting, LLC

DATE: 2/11/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

- Detailed work plan provided with narrative and date goals of each major milestone in the project.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Risk & Regulatory Consulting, LLC

DATE: February 24, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

I. Organization Qualifications and Experience

1. Overview of Organization

- Affiliated of RSM US, LLP – independent audit, tax, and consulting firm
- Note that the bid states their belief they are submitting their proposal to the Bureau of Insurance and not DOL.
- Primarily provide services to State insurance regulators
- Proposal notes that the project team includes the President-Elect of the American Academy of Actuaries, the chairperson of the Academy's Health Equity Committee, and 2 members of the Academy's Research Committee.
- Regulatory work appears to focus on financial exams and rate reviews.
- PFML experience is related to rate filings for Vermont PFML products.
- Scope of expertise is limited to ratemaking and reserves but seems more limited when it comes to testing the complexities of a social insurance program.
- Projects: NJ Department of Banking and Insurance – conducting rate and form reviews for all lines of business not unlike that which is conducted by the insurance analysts and actuaries in house at the Maine Bureau of Insurance. Vermont Department of Financial Regulation – Primarily rate review for Medicare Supplement filings. Provided rate review for PFML policies as well but not testing assumptions, reserves, and the impact of shifts in public policy on a State run PFML fund. Rhode Island Department of Business Regulation – Assisted in house financial examiners in performing control testing, model reviews, and other testing to ensure the subject insurer meets set solvency and internal control standards.

2. Subcontractors

- None

3. Organizational Chart

- Composition of team and oversight appears appropriate, however, it is noted that none of the team members appear to have

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Risk & Regulatory Consulting, LLC

DATE: February 24, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

participated in the Vermont PFML project or, if they did, it was not highlighted.

4. Litigation

- Refused to disclose its litigation history but states there are “no claims currently in process that are expected to impact our ability to serve our clients.”

5. Financial Viability

- No apparent going concerns

6. Licensure/Certification

- 3 of the project team are Fellows of the Society of Actuaries and 3 are Associates. All 6 are members of the American Academy of Actuaries. 1 also holds the Chartered Enterprise Risk Analyst designation.

7. Certificate of Insurance

- Provided

II. Proposed Services

1. Services to be Provided

- Typical project planning and kick-off meeting
- Research publicly available data including from other states with PFML programs
- Will need to develop a solvency projection model using Q1 and Q2 revenue data. Unclear how claims data will be projected. Projections will be updated each quarter “using updated revenue data.”
- Claims data and projections seem to wait until claims data in Maine becomes available but it would seem projections should be built into the solvency projection model based on reasonable assumptions perhaps from experience in other jurisdictions in order to get a complete picture.

2. Implementation – Work Plan

- Seems reasonable although the timeframe between final draft of the initial solvency report and the due date appears a little tight.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: RRC

DATE: 03/25/2025

EVALUATOR NAME: Rene LeBlanc

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

- I. Organization Qualifications and Experience
 1. Overview of Organization
 - Established in 2012 and is an affiliate of RSM US LLP.
 2. Subcontractors
 - No Subcontractors
 3. Appendix C:
 - Company Overview
 1. Primary clients are state regulators.
 2. Knowledge of PFML by reviewing rate filings for VT's PFML
 3. RRC actuaries are engaged with NAIC, SOA, CAS.
 4. Don't see any PFML specific engagements
 - 3 reference projects
 1. New Jersey Department of Banking and Insurance
 - a. Actuarial services for Health, Life and Property marketplace
 2. VT Dept of Financial Regulation
 - a. Primarily actuarial services for Medicare Supplement filings.
 3. RI Dept of Business Regulation
 - a. Work with examiners to perform financial exam.
 4. Organizational Chart
 - Provided
 - No Bios or qualifications
 5. List of Litigations
 - There are no claims that are expected to impact their ability to serve their clients
 6. Financial Viability (D&B)
 - Provided financial statements

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: RRC

DATE: 03/25/2025

EVALUATOR NAME: Rene LeBlanc

EVALUATOR DEPARTMENT: Maine Department of Labor

7. Certificate of Insurance
 - Provided.

II. Proposed Services

1. Services to be Provided

- Would first look to other state's PFML models and how their data is used.
- They'd need to build a projection model

2. Implementation – Work Plan

- Provided an implementation plan
- Identified key milestones including the need for the initial annual report to be available January 1, 2026.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Spring Consulting Group

DATE: 2/11/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

I. Organization Qualifications and Experience

1. Overview of Organization

- It was formed in 2004 after a buyout of a previous firm.
- Part of the larger Alera Group which is now the 15th largest broker in the US.
- Has provided actuarial service to State PFML programs in CT, NH, WA, MD, and HI. Currently lead actuaries for NH and CT PFML program.
- 3 References are:
 1. CT PFML – annual actuarial reports.
 2. Legislative Reference Bureau for the State of Hawaii – study for the establishment of PFML program.
 3. NH PFML – actuarial support for their voluntary PFML program.
- P – good PFML experience.
- N – no State of Maine contracting experience.

2. Subcontractors

- None.

3. Organizational Chart

- Org chart of proposed project team provided.
- Key staff named and backgrounds provided.

4. Litigation

- Notes occasional litigation and declines to list them.

5. Financial Viability

- N - Declined to include, saying a call with the CFO can be arranged to discuss if necessary.

6. Licenses

- Actuary certifications provided.

7. Certificate of Insurance

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412218

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Spring Consulting Group

DATE: 2/11/2025

EVALUATOR NAME: Luke Monahan

EVALUATOR DEPARTMENT: Maine Department of Labor

- Provided.

II. Proposed Services

1. Services to be Provided

- P – tailored approach to variables used on claim usage for projections.
- Vendor focused on three areas as providing services – setting and reviewing trust fund solvency metrics, determination of overall approach to fund solvency assessment and calculation, and review of all available data to be used in calculation models and to guide fund solvency assessment.
- Will research available data including other state claim data, adjusted for program design, and projected with Maine demographic data.
- Model costs for best estimate, but also for more conservative and more aggressive assumptions to promote better discussion and decisions.
- Will examine incidence rate, duration, and program costs by claim type.
- Will overlay Maine specific work force data and population expectations to ensure better results. Will also study impact of private plan enrollment.
- Vendor said it is differentiated by thought leadership, service philosophy with attention to detail, robust project management ability, and robust peer review of outputs.

2. Implementation – Work Plan

- Detailed work plan chart provided, but only covers up to the release of the initial report.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Spring Consulting Group

DATE: February 24, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

I. Organization Qualifications and Experience

1. Overview of Organization

- Formed in 2004 - Company is out of Boston
- Provided actuarial and consulting services to several state PFML programs, various departments of Labor, US Census Bureau, Bureau of Labor Statistics, and private insurers and TPAs.
- Areas of expertise – PFML, disability, leave, and absence management. Actuarial focus includes calculating estimated unpaid claims liabilities, reserve opinions, pricing, reporting and experience monitoring.
- Consulted for PFML programs States of Connecticut, New Hampshire, Washington, Maryland, and Hawaii. Lead consultants and actuaries currently for CT and NH PFML programs.
- Ability to leverage work and data from other PFML engagements including claims and cash flow projections using their proprietary risk/funding models they developed.
- Engagement in CT and prior engagement in Washington appear to be same as what Maine is seeking.
- Experience with modeling, claims forecasting, risk pooling and funding mechanisms
- Other relevant actuarial experience – testing and valuing pension plans, developing reserves for known but not reported claims related to disability benefits, testing reserves for employer sponsored health plans.
- Note that the lead actuary for the Maine project is also lead for the Connecticut PFML engagement.

2. Subcontractors

- None

3. Organizational Chart

- Project team not only includes actuaries but also experts in absence management

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Spring Consulting Group

DATE: February 24, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

- In addition to the lead actuary one of the other actuaries is a core team member for the Connecticut PFML engagement and another worked on the Hawaii PFML engagement.

4. Litigation

- While the bidder respectfully declined to provide details about any litigation or settlements due to confidentiality, the bidder did note there have not been any judgments entered against the parent company in the past 5 years and there is no pending litigation which would “materially affect the ability...to provide services to the State of Maine.”

5. Financial Viability

- Financial disclosure not provided but offered to arrange a call with the parent’s CFO or Director of Tax.

6. Licensure/Certification

- Lead actuary is Fellow Society of Actuaries, Fellow Canadian Institute of Actuaries, and Member American Academy of Actuaries

7. Certificate of Insurance

- Provided

II. Proposed Services

1. Services to be Provided

- Start by reviewing available Maine-specific data as well as data from other states with existing PFML programs including historical claims experience. Focus on claims incidence levels and duration as well as type of benefit.
- Use a proprietary approach to adjust state specific data to make sure the analysis of the claims data experience in other states is in line with Maine’s assumptions.
- Will also project claims based on Maine demographics.
- Modeling will provide multiple scenarios including a best estimate scenario – sound approach given that Maine’s program is in the startup phase.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Spring Consulting Group

DATE: February 24, 2025

EVALUATOR NAME: Judith Shaw

EVALUATOR DEPARTMENT: Maine Department of Labor

- Bidder appears to be leveraging experience in other states while making sure to overlay Maine specific labor demographics and population trends.
- Notable that the bidder has developed proprietary model including in alternative risk financing programs.

2. Implementation – Work Plan

- Lead actuary essentially the project lead.
- Work Plan seems appropriate – month of November is review of results and developing recommendations with month of December for finalizing results and the report.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Spring Consulting Group

DATE: 03/26/2025

EVALUATOR NAME: Rene LeBlanc

EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:

- I. Organization Qualifications and Experience
 1. Overview of Organization
 - Formed March 2004 when Alera Group bought out US Insurance & Financial Services Strategy Consulting Practice of Watson Wyatt LLP.
 2. Subcontractors
 - No Subcontractors.
 3. Appendix C:
 - Company Overview
 1. Provides employee benefit consulting and financing solutions.
 2. Leaders in disability, leave and absence management.
 3. Spring's Actuarial team has deep expertise in PFML.
 - a. States of CT, NH, Washington, Maryland and Hawaii
 4. Regularly perform Actuarial analyses and funding recommendations for NH and CT
 5. Provided synopsis of their work for the 5 states above.
 - 3 reference projects
 1. State of CT Paid Leave Authority
 - a. Very much like our need
 2. Legislative Reference Bureau for the State of Hawaii
 - a. Worked with the bureau to determine the impact a proposed Paid Family Medical Leave program would have on industry, consumers, employees, employers, and caregivers.
 - b. Reviewed and compared 7 state's PFML programs.
 3. State of NH
 - a. Serve as the lead consultants and actuarials for their PFML plan.
 4. Organizational Chart
 - Provided their proposed organization along with bios.

**STATE OF MAINE
INDIVIDUAL EVALUATION NOTES**

RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

BIDDER NAME: Spring Consulting Group

DATE: 03/26/2025

EVALUATOR NAME: Rene LeBlanc

EVALUATOR DEPARTMENT: Maine Department of Labor

5. List of Litigations

- There have been no judgments entered against Alera Group in the past five (5) years. Nor is there any currently pending litigation which would materially affect the ability of Alera Group to provide services to the State of Maine.

6. Financial Viability (D&B)

- Did not provide but offered to discuss via phone call with their director of Tax or CFO.
- They had a statement (check with Anne) in the proposal. I'm assuming that was a note they meant to remove since I don't see an Anne in their Org Chart or in the Preliminary information.

7. Certificate of Insurance

- Provided.

II. Proposed Services

1. Services to be Provided

- Focus on three areas:
 1. Set and Review trust fund solvency metrics
 2. Determine overall approach to fund solvency assessment
 3. Review of available data to be used in calculation models.
- Plan to leverage actuarial and cost & enrollment models they've built for other states using PFML

2. Implementation – Work Plan

- Provided a high-level, anticipated plan.
 1. Kick-off / preliminary discussions in July
 2. Data collection through October
 3. Finalize approach / data collection in November
 4. Final results / reporting in December
 - a. Didn't include any details for what would happen after that first December deliverable.



STATE OF MAINE
DEPARTMENT OF LABOR

Janet T. Mills
Governor

Laura Fortman
Commissioner

AGREEMENT AND DISCLOSURE STATEMENT
RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

Luke.O.Monahan

I, _____ accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Labor. I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.

DocuSigned by:

Luke O. Monahan

83801103973454
Signature

2/7/2025

Date



STATE OF MAINE
DEPARTMENT OF LABOR

Janet T. Mills
Governor

Laura Fortman
Commissioner

AGREEMENT AND DISCLOSURE STATEMENT
RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

I, Judith Shaw accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Labor. I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.

Signed by:

Judith Shaw

597ECF8A6FD423

Signature

2/7/2025

Date



STATE OF MAINE
DEPARTMENT OF LABOR

Janet T. Mills
Governor

Laura Fortman
Commissioner

AGREEMENT AND DISCLOSURE STATEMENT
RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

I, Rene LeBlanc accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Labor. I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.

DocuSigned by:

Rene LeBlanc

Signature

2/7/2025

Date



STATE OF MAINE
DEPARTMENT OF LABOR

Janet T. Mills
Governor

Laura Fortman
Commissioner

AGREEMENT AND DISCLOSURE STATEMENT
RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

I, Sharon Horne accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Labor. I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.

Signed by:

Sharon Horne
Signature

2/26/2025

Date



STATE OF MAINE
DEPARTMENT OF LABOR

Janet T. Mills
Governor

Laura Fortman
Commissioner

AGREEMENT AND DISCLOSURE STATEMENT
RFP #: 202412418

RFP TITLE: Actuarial Services – Annual PFML Trust Fund Analysis

I, Ben Haschalk accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Labor. I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.

Signed by:

Ben Haschalk

B14C1F599C081417
Signature

2/21/2025

Date