

THOMAS E. CUMMINS CONSULTING ACTUARY, INC.

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March 5, 2024

Senator Garvin
Room 237

Representative Lapak
Room 453.2

Re: Floor Substitute for Engrossed House Bill No. 2528

RBS No. 3578

This bill is an OTRS clean up and clarifying bill.

This bill is a non fiscal bill under OPLAAA.

I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion herein.

Thomas E. Cummins

Thomas E. Cummins, MAAA