

STATE OF WEST VIRGINIA

SPECIAL REPORT

OF

**WEST VIRGINIA
BOARD OF RISK AND INSURANCE MANAGEMENT**

FOR THE PERIOD

JULY 1, 2000 - JUNE 30, 2002



OFFICE OF THE LEGISLATIVE AUDITOR

CAPITOL BUILDING

CHARLESTON, WEST VIRGINIA 25305-0610

SPECIAL REPORT
WEST VIRGINIA BOARD OF RISK AND INSURANCE MANAGEMENT
FOR THE PERIOD
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WEST VIRGINIA BOARD OF RISK AND INSURANCE MANAGEMENT

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WEST VIRGINIA BOARD OF RISK AND INSURANCE MANAGEMENT

EXIT CONFERENCE

We held an exit conference on October 18, 2002 with the Director of Insurance and Retirement and the Director and Chief Financial Officer of the West Virginia Board of Risk and Insurance Management and discussed the questions addressed in the Special Report. The West Virginia Board of Risk and Insurance Management's response is included in the Special Report on Page34.

THE WEST VIRGINIA BOARD OF RISK AND INSURANCE MANAGEMENT

ADMINISTRATIVE OFFICERS AND STAFF

AS OF JUNE 30, 2002

Charles E. Jones, Jr. Director
Sarah H. Long, CPA Chief Financial Officer
Robert A. Fisher Claims Manager

BOARD OF DIRECTORS

The Board members were appointed on December 20, 2001 and the expiration date of their terms are as follows:

John R. Lukens, Chairman Charleston
Kanawha County, June 30, 2004
Bruce R. Martin, Vice-Chairman Fairmont
Marion County, June 30, 2003
Sherry A. Cunningham Core
Monongalia County, June 30, 2005
Martin J. Glasser Charleston
Kanawha County, June 30, 2006
J. Michael Mullen Chancellor of the Higher Education Policy Commission
(August 12, 2002 - Current)
Michael J. Lewis Vice Chancellor of Health Sciences of the
West Virginia Higher Education
(December 20, 2001 - June 30, 2002)
Jane L. Cline, Secretary Insurance Commissioner

WEST VIRGINIA LEGISLATURE
Joint Committee on Government and Finance

Thedford L. Shanklin, CPA, Director
Legislative Post Audit Division
Building 1, Room W-329
1900 Kanawha Blvd., E.



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CHARLESTON, WEST VIRGINIA 25305-0610

INDEPENDENT AUDITOR'S SPECIAL REPORT

The Joint Committee on Government and Finance:

At your request, we have performed the procedures enumerated below regarding the West Virginia Board of Risk and Insurance Management's (BRIM) unfunded liability and procedures for hiring attorneys to defend the State and all other entities insured by BRIM when lawsuits are filed, and the procedures regarding settling claims filed against BRIM insureds during the period July 1, 2000 through June 30, 2002.

1. We reviewed the following documentation provided by the West Virginia Board of Risk and Insurance Management (BRIM):
 - A. Audited Balance Sheets, Audited Statements of Revenues, Expenses, and Changes in Retained Earnings and Audited Statements of Cash Flows for years ended June 30, 1997 through 2001.
 - B. Unaudited Statements of Net Assets and Unaudited Statements of Revenues, Expenses, and Changes in Fund Net Assets dated September 30 and December 31, 2001 and March 31, April 30, May 31, June 30, 2002.
 - C. A sample of 82 litigated case files.
 - D. American International Group, Inc. (AIG) Litigation Management Procedures
 - E. BRIM Claim Department Procedures
 - F. BRIM Board minutes for the period July 1, 1996 through June 4, 2002
 - G. Payments made by West Virginia University and Marshall University for past due premiums in comparison with the universities' payment agreement.
 - H. West Virginia University and Marshall University's payments for current fiscal year 2003 premiums.

2. We also reviewed the following:
 - A. Chapter 29, Article 12 of the West Virginia Code, as amended.
 - B. Chapter 29, Article 12B, Section 10 of the West Virginia Code.
 - C. BRIM's Legislative Rule Title 115.

We were asked to determine the procedures, if any, that are used by the West Virginia Board of Risk and Insurance Management (BRIM) for settling claims out of court; the procedures used in hiring attorneys to represent State Agencies and Senate Bill 3 (SB3) entities when lawsuits are filed against them; the basis of the unfunded liability; and whether or not BRIM has obtained any loans to fund claim settlements being made due to the unfunded liability. Senate Bill 3 passed on May 22, 1986 states in part ". . . If requested by a political subdivision or by a charitable or public service organization, the board is authorized to provide property and liability insurance to the political subdivision or such organizations to insure their property, activities and responsibilities. . . "Political subdivision" means any county commission, municipality and county board of education; any separate corporation or instrumentality established by one or more counties or municipalities, as permitted by law; any instrumentality supported in most part by municipalities; any public body charged by law with the performance of a government function and whose jurisdiction is coextensive with one or more counties, cities or towns; a combined city-county health department created under pursuant to article two, chapter sixteen of this code; public service districts; and other instrumentalities including, but not limited to, volunteer fire departments and emergency service organizations as recognized by an appropriate public body and authorized by law to perform a government function: Provided, That hospitals of a political subdivision and their employees are expressly excluded from the provisions of this article. . . . Charitable or public service organization as used in this subsection means a bona fide, not for profit, tax-exempt, benevolent, educational, philanthropic, humane, patriotic, civic, religious, eleemosynary, incorporated or unincorporated association, but does not include any nonprofit association or organization, whether incorporated or not, which is organized primarily for the purposes of influencing legislation or supporting or promoting the campaign of any candidate for public office. . . ." We held several meetings with BRIM personnel to discuss the issues presented in this Special Report.

The results of our work are contained on the pages which follow.

Respectfully submitted,


Thedford L. Shanklin, CPA, Director
Legislative Post Audit Division

October 16, 2002

Auditors: Ethelbert Scott, Jr., Supervisor
Rhonda L. Combs, Auditor-in-Charge
Amy J. Swain

WEST VIRGINIA BOARD OF RISK AND INSURANCE MANAGEMENT

GENERAL REMARKS

1. What is the basis of the unfunded liability?

The unfunded liability is the deficiency in retained earnings, which means BRIM does not have enough assets to offset their projected liabilities if all the claims would become due today. Any increase in claims without an increase in premiums would result in a greater deficiency. The deficiency in retained earnings went from (\$19,387,000) for the year ended June 30, 2001 to (\$37,934,000) an increase of \$18,547,000 for the year ended June 30, 2002. The Chief Financial Officer of BRIM stated an adjustment of \$22,650,201 was made regarding the estimate of unpaid claims during the quarter ending March 31, 2002, as a result of an internal policy recommended by BRIM management and the Board. BRIM had previously made the estimate of unknown claims at year end using the projection from their independent actuary.

Table X illustrates the increase in the estimated value of known claims and unknown claims (IBNR) for State Agencies and SB3 entities from June 30, 2001 to June 30, 2002, according to the information provided by BRIM from BRIM's independent actuarial report. The Incurred But Not Reported (IBNR) shown on Table X represents the actuarial projection of unknown claims which are expected to be filed against BRIM insureds in the future.

TABLE X

<u>Type of Insurance Coverage</u>	<u>Total Known Claims and IBNR as of June 30, 2001</u>	<u>Total Known Claims and IBNR as of June 30, 2002</u>	<u>Increase/ (Decrease)</u>
State Agencies General Liability	\$34,605,954.00	\$38,995,466.00	\$4,389,512.00
SB3 General Liability	\$42,138,990.00	\$45,507,106.00	\$3,368,116.00
State Agencies Auto	\$4,840,250.00	\$5,097,462.00	\$257,212.00
SB3 Auto	\$9,382,414.00	\$10,642,645.00	\$1,260,231.00
State Agencies Medical Malpractice	\$34,055,080.00	\$48,003,647.00	\$13,948,567.00
SB3 Medical Malpractice	\$5,804,329.00	\$3,688,888.00	(\$2,115,441.00)

<u>Type of Insurance Coverage</u>	<u>Total Known Claims and IBNR as of June 30, 2001</u>	<u>Total Known Claims and IBNR as of June 30, 2002</u>	<u>Increase/ (Decrease)</u>
State Agencies Property	\$524,917.00	\$1,410,759.00	\$885,842.00
SB3 Property	\$805,272.00	\$990,783.00	\$185,511.00
Mine Subsidence	\$3,293,763.00	\$2,591,073.00	(\$702,690.00)
New Medical Malpractice Program	\$0.00	\$2,546,838.00	\$2,546,838.00
Unallocated Loss Adjustment Expense	\$1,519,198.00	\$1,724,300.00	\$205,102.00
TOTAL	\$136,970,197.00	\$161,198,967.00	\$24,228,800.00

The amount of \$161,198,967 represents the midpoint range of the actuarial projection for known and unknown claims as of June 30, 2002, which is reflected as Current and Long-term Estimated Unpaid Claims of \$47,892,047 and \$113,306,919, respectively, on BRIM's Unaudited Statement of Net Assets dated June 30, 2002. According to BRIM's Unaudited Statement of Net Assets as of June 30, 2002, Total Assets increased by year's end by \$12,715,000; however, Total Liabilities also increased by a total of \$31,262,000, resulting in the net deficiency of \$18,547,000. BRIM has said the significant increase in the deficiency is attributed to the significant increase in reserves relating to the general liability insurance coverage for State Agencies and SB3 entities and the medical malpractice insurance coverage for State Agencies. The increase in general liability and medical malpractice types of insurance coverage represent 32% and 49% of the \$24,228,800 increase in the estimated unpaid claims reflected in Table X above. We asked BRIM what is the reason for the 49% increase (\$13,948,567.00 in Table X) in medical malpractice claims for State Agencies. BRIM stated they do not know why the medical malpractice claims have increased so dramatically, but did say that the majority of these claims were filed against the West Virginia University Medical School. We then asked them if the this increase was a trend to be expected in future years or was it a one time occurrence and BRIM again stated they do not know, but will research and find out the answers. BRIM stated they will research and find out the answers to these questions for the November interim meeting.

Table Y details the fiscal year 2002 and 2001 Total Liability and the increase in the Total Liability as of June 30, 2002 on the accrual basis of accounting. These numbers were obtained from the independent auditor's actuarial report (As shown in Table X above). The fiscal year 2002 Unfunded Liability was obtained from BRIM's Unaudited Statement of Net Assets dated June 30, 2002. The fiscal year 2001 Unfunded Liability was obtained from BRIM's Audited Balance Sheet dated June 30, 2001. The increase in Unfunded Liability is a calculation of the change of Unfunded Liability from fiscal year 2001 to 2002.

TABLE Y

Fiscal Year 2001 Total Liability	\$136,970,167.00
Fiscal Year 2002 Total Liability	\$161,198,967.00
Fiscal Year 2002 Increase in Total Liability	\$24,228,800.00
Fiscal Year 2002 Increase in Unfunded Liability	\$18,547,000.00
Fiscal Year 2001 Unfunded Liability	\$19,387,000.00
Fiscal Year 2002 Unfunded Liability	\$37,935,000.00

By using these percentages, the Chief Financial Officer at BRIM said the medical malpractice claims for State Agencies have generated approximately half (\$9 million) of the deficiency in net assets during fiscal year 2002. The remaining \$9 million of the \$18,547 million deficiency in net assets during fiscal year 2002 is due to approximately \$2 million for the new medical malpractice program for health care providers and the remaining \$7 million is due to general liability claims for State Agencies and SB3 entities.

2. Has BRIM obtained outside financing to fund payments of claims as a result of their unfunded liability?

We have found no evidence that BRIM has borrowed money to fund payments of claims. The only borrowing indicated on BRIM's Unaudited Statement of Net Assets dated June 30, 2002, is a \$500,000 loan. The Director of BRIM said the \$500,000 loan on their financial statements was a loan received from the Legislature per House Bill 601, which referred us to Chapter 29, Article 12B, Section 10 of the West Virginia Code. We reviewed Chapter 29, Article 12B, Section 10(b) of the West Virginia Code which stated "start-up operating expenses of the medical liability fund, not to exceed five hundred thousand dollars, may be transferred to the medical liability fund pursuant to an appropriation by the Legislature from any special revenue funds available. The medical liability fund shall reimburse the board within twenty-four months of the date of transfer" (Chapter 29, Article 12B is known as the West Virginia Health Care Provider Professional Liability Insurance Availability Act). House Bill 618 passed on December 1, 2001 states \$500,000 is to be expired from the Department of Administration's Board of Risk and Insurance Management's Premium Tax Savings Fund 2367 to the Department of Administration's Board of Risk and Insurance Management's Medical Liability Fund 2368.

3. How are attorneys hired to represent the State for BRIM cases?

BRIM has contracted with American International Group, Inc. (AIG) to provide claims management services on behalf of BRIM for all lawsuits filed against a State Agencies or SB3 entity regarding general liability, automobile liability, medical malpractice, property liability, and mine subsidence claims. AIG also process claims filed against State Agencies

and SB3 entities covered by BRIM under general liability, automobile liability and medical malpractice insurance policies. BRIM administers all property and mine subsidence claims. As stated in the contract with AIG, BRIM has given AIG the right and duty to defend lawsuits filed against an entity insured through BRIM and the ultimate responsibility for the selection of defense counsel. AIG has selected specific law firms to be part of their panel counsel. AIG chooses firms from this panel counsel to represent the State Agencies and SB3 entities. The procedures AIG has in place to put firms on AIG's legal panel are not documented by BRIM.

State Agencies and SB3 entities may request a specific law firm to represent them; these requests may either be for a firm on AIG's panel counsel or a firm not on the panel. BRIM does not know how often these requests for specific counsel are honored by AIG. The State Agencies or SB3 entity sends their written request for specific counsel to BRIM, who in turn forwards it to AIG. AIG has agreed to consult with the State Agencies or SB3 entity requesting specific counsel per their contract with BRIM; however, AIG has the final decision regarding assignment of counsel to handle a lawsuit.

We received a letter from Charles T. Waugh, AIG Service Center Manager, explaining the procedures used by AIG to establish a panel counsel in late 1995 and the procedures used to add a firm to the panel. The letter stated,

“ AIG Claims Services, Inc. (AIGCS) began working for BRIM in late 1995. At that time there was a program in place, administered by another carrier, and AIG essentially took over the program and carried it forward.

As part of the transition from the prior insurance carrier, BRIM provided a list of law firms they wanted to retain to handle cases on behalf of persons and entities covered by the BRIM program. An approval process was then conducted regarding the firms listed by BRIM. Certain firms already appeared on AIGCS' approved panel of firms, and these were automatically approved for the BRIM program. The others were asked to complete a brief questionnaire and submit it with a firm resume to AIGCS. The submissions were reviewed with particular emphasis on conflicts, expertise, fee rates and prior representation of BRIM. I believe that all of the firms proposed by BRIM were approved in late 1995.

Since that time, there have been requests to approve additional firms to handle cases under the BRIM program. When this occurs, BRIM notifies the undersigned that they want to use a non-panel firm. They send a letter stating that they have used the firm in the past and would like to continue using the firm. I send the law firm a non-panel attorney questionnaire and request a firm resume. Once the completed non-panel questionnaire is returned, it is reviewed as described above for addition to the list of counsel approved to handle cases for BRIM.

All approvals are for specified lines of business consistent with the firms' expertise, e.g., casualty, workers compensation, professional liability, etc. Agreements concerning fees, adherence to guidelines and other conditions of retainer are confirmed in a Letter of Understanding executed by the firms. For your information, I enclose copies of the forms used as described above."

BRIM stated they will attempt to get a more thorough description of the procedures used by AIG to select firms for their panel counsel from AIG for the November interim meeting.

4. What are the procedures for settling claims out of court?

When an individual files a lawsuit against a State Agencies or SB3 entity insured by BRIM, the complaint filed with the court is forwarded to the State Agencies or SB3 entity. The State Agencies or SB3 entity gives notice of the complaint to BRIM by sending a letter and copy of the complaint to them; BRIM then forwards the letter of notice and complaint to AIG. Defense counsel is selected by AIG from their panel. The AIG claims representative and defense counsel develop an Agreed-To Litigation Plan which identifies and prioritizes the issues presented by the case and the activities they will undertake to address these issues, including the date by which these activities will be completed. An AIG claims representative monitors the progress of the case in comparison to the Agreed-To Litigation Plan. After initial discovery has been conducted, the defense counsel updates AIG by providing a verdict value, apportionment of fault, net exposure of the defense and a current settlement value. AIG provides this information to BRIM and requests settlement authority. BRIM authorizes settlement authority and negotiations for settlement between plaintiff and defense counsel before they proceed with the negotiations. BRIM has a Claim Settling and Documentation Policy & Procedure, revised on April 29, 1998, which states, "There is to be no payment of or settlement authority granted in excess of \$500,000 without the express written signature of the Director confirming such authority." As of August 14, 2002, the Director of BRIM stated he is approving all settlement authority requests above \$100,000. If no settlement can be reached within the settlement value approved by BRIM the case will go to trial.

BRIM's Legislative Rule Title 115, Series 3 effective on February 9, 1990 states a Review Committee will be "established to determine the eligibility of claims presented by agencies of the State for reimbursement from the Self-Insurance Fund. The committee members are 1) the Chairman of the Board or his designee, 2) the Director of the Budget Division, Department of Finance and Administration, and 3) a "floating" member from the State agency involved in the claim."

BRIM does not follow Legislative Rule Title 115, Series 3 because they have never established this review committee. The Director of BRIM said there was a problem with establishing the Review Committee because of the attorney-client privileged information issue with these cases. BRIM has a Claim Settling and Documentation Policy & Procedure effective February 11, 2002 which states: "For settlement authority requests which exceeds

\$750,000, an Internal Review Committee will be convened for purposes of reviewing such requests. The Committee will consist of the Director, the Claim Manager and one other BRIM Department Head or other person designated by the Director. A unanimous decision of the three will be necessary for extension of settlement authority in an amount greater than \$750,000. Should the Committee fail to reach a unanimous decision, the claim will be submitted to the Board members for their consideration.”

We reviewed a total of 82 litigated claim files and saw evidence of active defendant participation during the process of evidence discovery. The Director of BRIM said the State Agencies or SB3 entity involved in the lawsuit are given copies of the documentation BRIM receives from AIG keeping them informed of the case’s progression. Chapter 29, Article 12, Section 5 of the West Virginia Code, as amended, authorizes and empowers BRIM “to negotiate and effect settlement of any and all insurance claims arising on or incident to losses of and damages to state properties, activities and responsibilities hereunder and shall have authority to execute and deliver proper releases of all such claims when settled”.

We also asked about any State Agencies or SB3 entities who were in arrears with their premium payments to BRIM. The Director of BRIM identified West Virginia University (WVU) and Marshall University (Marshall) as the only insureds who are delinquent with their premium payments. According to BRIM, WVU and Marshall had a total indebtedness of \$2,070,840 and \$738,943, respectively, for fiscal year 2001. BRIM developed a payment plan for the universities to pay back the indebtedness. The payment plan called for a payment of 1/3 of their total indebtedness or \$690,280 and \$246,314, respectfully, to be paid by June 30, 2001. These payments were made on by WVU and Marshall on June 26, 2001 and June 22, 2001, respectively. The remaining 2/3 of the outstanding balance for WVU and Marshall or \$1,380,560 and \$492,628.67, respectively, will be made in monthly payments beginning July 30, 2001 through June 30, 2003. The monthly payment amounts for WVU and Marshall are \$57,523 and \$20,525, respectively. The following chart details the premium amounts due and paid toward the universities’ outstanding premium balances for the period June 30, 2001 through August 31, 2002:

<u>Name</u>	<u>Amount Due</u>	<u>Amount Paid</u>	<u>Balance Outstanding as of October 1, 2002</u>
West Virginia University	\$1,553,125.00	\$1,553,130.00	\$5.00
Marshall University	\$533,664.00	\$533,654.00	(\$10.00)
TOTAL	\$2,086,789.00	\$2,086,784.00	(\$5.00)

For the current fiscal year 2003, BRIM sent a quarterly billings to WVU and Marshall in the amounts of \$1,665,887 and \$529,417 on July 3, 2002. WVU paid \$1,665,887 on July 30, 2002 and Marshall paid \$529,147 on August 20, 2002; therefore, WVU and Marshall are current with their fiscal year 2003 premium payments.

Attached is a schedule of Senate Bill 3 entities insured by BRIM as of October 2, 2002.

SCHEDULE OF SENATE BILL 3 ENTITIES

AS OF OCTOBER 2, 2001

PLAN =200 BOARDS OF EDUCATION

BARBOUR COUNTY	BERKELEY COUNTY	BOONE COUNTY	BRAXTON COUNTY
BROOKE COUNTY	CABELL COUNTY	CALHOUN COUNTY	CLAY COUNTY
DODDRIDGE COUNTY	FAYETTE COUNTY	GILMER COUNTY	GRANT COUNTY
GREENBRIER COUNTY	HAMPSHIRE COUNTY	HANCOCK COUNTY	HARDY COUNTY
HARRISON COUNTY	JACKSON COUNTY	JEFFERSON COUNTY	KANAWHA COUNTY
LEWIS COUNTY	LINCOLN COUNTY	LOGAN COUNTY	MARION COUNTY
MARSHALL COUNTY	MASON COUNTY	MCDOWELL COUNTY	MERCER COUNTY
MINERAL COUNTY	MINGO COUNTY	MONONGALIA COUNTY	MONROE COUNTY
MORGAN COUNTY	NICHOLAS COUNTY	OHIO COUNTY	PENDELTON COUNTY
PLEASANTS COUNTY	POCAHONTAS COUNTY	PRESTON COUNTY	PUTNAM COUNTY
RALEIGH COUNTY	RANDOLPH COUNTY	RITCHIE COUNTY	ROANE COUNTY
ROANE-JACKSON TECHNICAL CENTER	SUMMERS COUNTY	TAYLOR COUNTY	TUCKER COUNTY
TYLER COUNTY	UPSHUR COUNTY	WAYNE COUNTY	WEBSTER COUNTY
WETZEL COUNTY	WIRT COUNTY	WOOD COUNTY	WYOMING COUNTY

PLAN =300 COUNTY COMMISSION

BARBOUR COUNTY	BERKELEY COUNTY	BRAXTON COUNTY	BROOKE COUNTY
GILMER COUNTY	HAMPSHIRE COUNTY	HANCOCK COUNTY	HARDY COUNTY
JACKSON COUNTY	JEFFERSON COUNTY	LINCOLN COUNTY	LOGAN COUNTY
MASON COUNTY	MINERAL COUNTY	MINGO COUNTY	MONONGALIA COUNTY
MONROE COUNTY	MORGAN COUNTY	PENDLETON COUNTY	POCAHONTAS COUNTY
PUTNAM COUNTY	RALEIGH COUNTY	ROANE COUNTY	SUMMERS COUNTY
TUCKER COUNTY	TYLER COUNTY	WEBSTER COUNTY	WETZEL COUNTY
WIRT COUNTY	WOOD COUNTY		

PLAN=305 CITY

BECKLEY	BENWOOD	CAMERON	CHESTER
COALTON	ELKINS	GARY	HINTON
KEYSER	KEYSTONE	LEWISBURG	LOGAN
MARLINTON	MOUNDSVILLE	MOUNT HOPE	MULLENS
NEW MARTINSVILLE	NITRO	PENNSBORO	PETERSBURG
RANSON	SALEM	SISTERSVILLE	SPENCER
ST. ALBANS	WAR	WELLSBURG	WILLIAMSON

PLAN=310 TOWN OR VILLAGE

ANAWALT	ANMOORE	BANCROFT	BARRACKVILLE
BATH	BAYARD	BEECH BOTTOM	BEVERLY
BLACKSVILLE	BOLIVAR	BRADSHAW	BRAMWELL
BURNSVILLE	CAIRO	CAMDEN-ON-GAULEY	CAPON BRIDGE
CEDAR GROVE	CHESAPEAKE	CLAY	COWEN
DELBARTON	DURBIN	ELK GARDEN	ELLENBORO
FAIRVIEW	FARMINGTON	FLATWOODS	FORT GAY
FRANKLIN	GAULEY BRIDGE	GLENVILLE	GRANT TOWN
HAMBLETON	HAMLIN	HARTFORD	HEDGESVILLE
HENDERSON	HENDRICKS	HILLSBORO	HUNDRED
HUTTONSVILLE	LAEGER	KERMIT	KIMBALL
LESTER	MATEWAN	MATOAKA	MILL CREEK
MILTON	MITCHELL HEIGHTS	MONONGAH	OCEANA
PAW PAW	PAX	PETERSTOWN	PINE GROVE
POCA	PULLMAN	QUINWOOD	RAINELLE
REEDSVILLE	REEDY	RIDGELEY	ROWLESBURG
RUPERT	SOPHIA	SUTTON	WEST HAMLIN
WEST LOGAN	WHITE HALL	WHITESVILLE	MONTROSE

PLAN=320-TRANSIT AUTHORITY

CENTRAL WV	FAIRMONT-MARION COUNTY	MID OHIO VALLEY	MONONGALIA CO. URBAN MASS
MOUNTAIN	TRI RIVER	TRI-STATE	WEIRTON
PLAN=330-HOUSING AUTHORITY			
BECKLEY	CHARLESTON	CLARKSBURG	DUNBAR
F.M.R.S. HOUSING INC.	GRAFTON	GREENBRIER CO.	HARRISON CO.
HUNTINGTON WV	KANAWHA CO. HOUSING & REDEVELOPMENT AUTHORITY	KEYSER	MARTINSBURG
MINGO CO.	MOUNDSVILLE	MOUNT HOPE	NAR ROBERTS JR. INC.
PARKERSBURG	PENTECOSTAL HOLINESS CHURCH HOUSING CORP.	PIEDMONT	RANDOLPH CO.
ROMNEY	SOUTH CHARLESTON	VANCE	WEBSTER CO.
WILLIAMSON			
PLAN=340-VFD-RESCUE SQUAD			
ALDERSON FIRE DEPT.	ANMOORE AMBULANCE SER	AUGUSTA RESCUE SQUAD, INC	AUGUSTA VFC
BALLARD VFD	BARRACKVILLE VFD	BAXTER VFD	BAYARD VFD & LADIES AUX
BEECH CREEK VFD	BERWIND VFD	BOOMER VFD	BRUCETON COMMUNITY AMBUL.
BRUCETON-BRANDONVILLE VFD	CAPON BRIDGE RESCUE SQUAD, INC	CAPON BRIDGE VFD	CAPON SPRINGS FIRE & RESCUE, INC.
CAPON VALLEY VFC. INC	CIRCLEVILLE VFD	DRY FORK RESCUE SQUAD	DUNLOW VFD
ERBACON VFD	POLSOM VFD	JACKSONBURG VFD	KENNA FIRE ASSOC. DBA SOUTHERN JACKSON CO. VFD
LENORE VFD	LIMESTONE COMMUNITY VFD	LIMESTONE REGIONAL EMERGENCY SQUAD INC.	LINCOLN VOLUNTEER EMERGENCY SERVICES INC.
MINGO COUNTY EMS AUTH. D/B/A CRITICAL LINK AMBULANCE & SPECIALITY	MUD RIVER VFD	NEW CREEK VFD	NEW MARTINSVILLE VFD

NEWELL VFD, INC	NORTHFORK COMMUNITY F.D., INC	PIPESTEM VFD	PRINCETON RESCUE SQUAD
QUINWOOD COMMUNITY VFD	REEDY VFD	ROMNEY RESCUE SQUAD, INC.	ST. JOSEPH VFD
SWEET SPRINGS RESCUE SQUAD	UNION RESCUE AND MONROE TRANSPORT AMBULANCE SER. INC.	WASHINGTON BOTTOM VFD	WHITMER VFD
WILLIAMSBURG VFD	ANMOORE VFD		
PLAN=3			
STAFFORD EMERGENCY MEDICAL SERVICE			
PLAN=350=PUBLIC SERVICE DISTRICT			
ADRIAN PSD	ARBUCKLE PSD	ARMSTRONG PSD	BERKELEY COUNTY PSD
BIG BEND PSD WATER SYSTEM	BLUEWELL PSD	BOONE RALEIGH PSD	BRADLEY PSD
BRAMWELL PSD	BRANCHLAND MIDKIFF PSD	BRENTON PSD	BROOKE CO. PSD
CENTER PSD	CENTURY VOLGA PSD	CHELYAN PSD	CHESTNUT RIDGE PSD
CLAY-ROANE PSD	CLENDENIN WATER WORKS	CLOVER PSD	COTTAGEVILLE PSD
COTTAGEVILLE WASTEWATER TREATMENT	CRAB ORCHARD- MACARTHUR PSD	CRAIGSVILLE PSD	CRUM PSD
CULLODEN PSD	DANESE PSD	DEEPWATER PSD	DORSEY KNOB PSD
EAST VIEW PSD	EASTERN WYOMING PSD	ELK VALLEY PSD	ELLENBORO- LAMBERTON PSD
EVAN PSD	FORT ASHBY PSD	FOUNTAIN PSD	GALLIPOLIS FERRY WATER ASSOC. INC.
GAP MILLS PSD, INC	GILMER CO. PSD	GLEN ROGERS PSD	GLEN WHITE-TRAP HILL PSD
GRAHAM-MEADOWS SER.D.	GRANDVIEW-DOOLING PSD	GREATER HARRISON CO. PSD	GREATER PAW PAW SANITARY D.
GREATER ST. ALBANS PSD	GREEN SPRING- VALLEY PSD	GREEN VALLEY- GLENWOOD PSD	GREEN VALLEY PSD
HAMLIN PSD	HAMMOND PSD	HANCOCK CO. PSD	HARPERS FERRY PSD
HEPZIBAH PSC	HUNDRED-LITTLETON PSD	JANE LEW WATER COMM.	JEFFERSON CO. PSD

JUSTICE PSD	KANAWHA FALLS PSD	LAVALETTE PSD	LEADSVILLE PSD
LUMBERPORT AREA PSD	MALDEN PSD	MARSHALL CO.PSD NO 1	MARSHALL CO.PSD 3
MARSHALL CO. SEWERAAGE DISTRICT	MASON CO. PSD	MASON CO. PSD CAMP CONLEY DIV.	MATHNEY PSD
MCDOWELL CO. PSD	MEADOW CREEK PSD	MINGO PSD	MT. ZION PSD
NETTIE-LEIVASY PSD	NEW CREEK PSD	NEW HAVEN PSD	NORTH BECKLEY PSD
NORTH PUTNAM PSD	NORTHERN WAYNE PSD	NORTON-HARDING- JIMTOWN PSD	OAKLAND PSD
PAGE - KINCAID PSD	PAW PAW PSD	PEA RIDGE PSD	PLEASANT VALLEY PSD
PRESTON CO. PSD NO1	PRESTON CO. PSD NO4	RAVENCLIFF-MCGRAWS- SAULSVILLE PSD	RED SULPHER PSD
SANITARY BOARD OF BLUEFIELD	SANITARY BD. OF THE TOWN OF POCA	SHADY SPRINGS PSD	SILVERTON PSD
SOUTH PUTNAM PSD	SOUTHERN JACKSON CO. PSD	SOUTHWEASTERN WATER DISTRICT	SPRING VALLEY PSD
TYLOR CO. PSD	UNION PSD	VALLEY FALLS PSD	WALTON PSD
WASHINGTON PIKE PSD	WEBSTER SPRINGS PSD	WEST DUNBAR PSD	WETZEL CO. PSD NO 1
WHITE OAK PSD	WILDERNESS PSD		

PLAN=360-SOLID WASTE AUTHORITY

BERKELEY CO.	BROOKE CO.	CABELL CO.	CALHOUN CO.
CLAY CO.	FAYETTE CO.	GREENBRIER CO.	HARRISON CO.
JACKSON CO.	JEFFERSON CO.	KANAWHA CO.	LEWIS/GILMER REGIONAL
LINCOLN CO.	LOGAN CO.	MARION CO.	MARSHALL CO.
MASON CO.	MCDOWELL CO.	MERCER CO.	MINGO CO.
MONONGALIA CO.	MONROE CO	MORGAN CO.	NICHOLAS CO.
PLEASANTS CO.	POCAHONTAS	PRESTON CO.	PUTNAM CO.
RALEIGH CO.	RANDOLPH CO	REGION EIGHT	RITCHIE CO.
ROANE CO	SUMMERS CO	TAYLOR CO	TUCKER CO
TLYER CO	UPSHUR CO	WAYNE CO	WEBSTER CO
WETZEL CO	WIRT CO	WOOD CO	

PLAN=490-GOVERNMENTAL N.O.C.			
BARBOUR CO. BOH	BERKELEY CO. BOH	BRAXTON CO. DEV. AUTHORITY BD.	CABELL-HUNTINGTON HEALTH DEPT.
CITY-COUNTY PUBLIC LIBRARY BOARD	DODDRIDGE CO. HEALTH DEPT. AND DODDRIDGE CO. HOME HEALTH SER.	EASTERN PANHANDLE SOIL CONSERVATION	ELK SOIL CONSERVATION DISTRICT
GASSAWAY PUBLIC LIBRARY	GRANFTON-TAYLOR COL HEALTH DEPT.	GREENBRIER VALLEY SOIL CONSERVATION DIST.	GUYAN SOIL CONSERVATION DISTRICT
HAMPSHIRE CO. BOARD OF HEALTH HAMPSHIRE CO. HEALTH DEPT.	HAMPSHIRE CO. DEVELOPMENT AUTHORITY	HAMPSHIRE CO. LIBRARY C/D HAMPSHIRE CO. COMM.	HARRISON-CLARKSBURG HEALTH DEPT.
HINTON SANITARY BD. CITY OF	HUNTINGTON-CABELL-WAYNE ANIMAL CONTROL SHELTER	JACKSON CO. DEVELOPMENT AUTH.	JACKSON CO. HEALTH DEPARTMENT
JEFFERSON CO. HEALTH DEPT.	JEFFERSON CO. PARKS AND RECREATION COMM.	KANAWHA CHAS. HEALTH DEPART.	KANAWHA CHAS. HUMANE ASSOC.
KYOVA INTERSTATE PLANNING COMMISSION	LINCOLN CO. PARKS AND RECREATION	LITTLE KANAWHA SOIL CONSERVATION DISTRICT	LOGAN CO. ASSESSORS OFFICE CO. COURTHOUSE
LOGAN CO. HEALTH DEPT.	LOGAN CO. PUBLIC LIBRARY BD	MANNINGTON SANITARY BD.	MARION CO. HEALTH DEPT. C/O MARION CO. COMMISSION
MARION CO. PUBLIC LIBRARY	MARTINSBURG-BERKELEY CO. PARKS AND RECREATION BD.	MATHIAS CIVIC CENTER ASSOC.	MCDOWELL CO. BD. OF PARKS AND RECREATION
MCDOWELL CO. ECONOMIC DEVEL. AUTH. INC	MERCER CO. BD. OF HEALTH	MID-OHIO VALLEY BD. OF HEALTH	MINERAL CO. BD. OF HEALTH
MINERAL CO. DEVELOPMENT AUTH.	MINGO CO. HEALTH DEPT.	MONONGAHELA SOIL CONSERVATION DIST.	MORGAN CO. HEALTH DEPT.
MORGAN CO. PARKS AND RECREATION COMMISSION	MORGANTOWN UTILITY BD.	NEW RIVER PARKWAY AUTH.	NICHOLAS CO. HEALTH DEPT.
NORTHERN PANHANDLE SOIL CONSERVATION DIST.	OHIO CO. PUBLIC LIBRARY	PENDLETON CO. ECONOMIC & COMMUNITY DEVELOPMENT AUTH.	POCAHONTAS CO. HEALTH DEPART.
POCAHONTAS DEVELOPMENT AUTH.	POCAHONTAS PARK & RECREATION BD. C/O DOUG DUNBRACK	POTOMAS VALLEY SOIL CONSERVATION DISTRICT	PUTNAM CO. DEVELOP. AUTH.

PUTNAM CO. HEALTH DEPT.	PUTNAM CO. PARKS AND RECREATION	RALEIGH CO. EMERGENCY SERVICES AUTH.	RALEIGH CO. RECREATION AUTH.
RANDOLPH/ELKINS HEALTH DEPT.	REGION II PLANNING AND DEVELOPMENT COUNCIL	REGION SIX PLANNING AND DEVELOPMENT COUNCIL	REGION 8 PLANNING & DEVELOPMENT COUNCIL
SHAWNEE PARKWAY AUTHORITY INC.	SOUTHERN SOIL CONSERVATION DISTRICT	TAYLOR CO. DEVELOPMENT AUTH.	TYGARTS VALLEY SOIL CONSERVATION DIST.
UPPER OHIO SOIL CONSERVATION DIST.USDA MIDDLEBOURNE SER. CENTER	WAYNE CO. HEALTH DEPT.	WEBSTER CO. ECONOMIC DEVELOPMENT AUTH.	WESTON SANITARY BD.
WETZEL-TYLER BD OF HEALTH	WHEELING-OHIO CO. HEALTH DEPT.	WHEELING MUNICIPAL AUDITORIUM BD	WIRT CO. DEVELOPMENT AUTHORITY
WOOD CO. RECREATION COMMISSION DILS CENTER	WYOMING CO. ECONOMIC DEVELOPMENT AUTHORITY	PRESTON CO. HEALTH DEPARTMENT	REGION 1 PLANNING & DEVELOPMENT COUNCIL
<u>PLAN=500-PRIMARY CARE CLINIC</u>			
BECKLEY-RALEIGH CO. BD OF HEALTH	CENTER FOR ALTERNATIVE MEDICINE PRESTERA CENTER FOR MENTAL HEALTH	COMMUNITY CLINIC OF NICHOLAS CO.	EBENEZER MEDICAL OUTREACH INC.
GOOD SAMARITAN CLINIC INC.	HEALTH ACCESS INC.	HUNTINGTON PEDIATRIC CLINIC INC.	MOUNTAINEER COMMUNITY HEALTH CENTER INC.
NORTHERN POCAHONTAS CO. HEALTH CLINIC	RITCHIE CO. PRIMARY CARE ASSOC., INC.	SPRINGHAVEN INC.	ST. GEORGE MEDICAL CLINIC INC.
WOMEN'S HEALTH CENTER OF WV, INC.			
<u>PLAN-505-HEALTH RIGHT INC.</u>			
HEALTRIGHT OF LOGAN	MORGANTOWN HEALTH RIGHT INC	SUSAN DEW HOFF MEMORIAL CLINIC	WHEELING HEALTH RIGHT INC.
WV HEALTH RIGHT INC.			

PLAN-510-WVU NONPROFITS			
UNIVERSITY PHYSICIANS AND SUREGEONS	WVU DENTAL CORPORATION	WVU MEDICAL CORP.	WVSOM CLINIC INC. DBA ROBERT C. BRYD CLINIC
WVU MEDICAL CORP. CHARLESTON, DIV. DBA WVU PHYSICIANS OF CHAS			
PLAN=520-PUBLIC DEFENDERS			
PDC FOR THE FIFTEENTH JUDICIAL CIR. FOR WV	PFC FOR THE SECOND JUDICIAL DIST.	PDC FOR THE 18 TH JUDICIAL CIRCUIT	PDC 11 TH JUC. CIRCUIT
PDC 5 TH JC	PDCFAYETTE CO. PUB. DEFENDERS	PDC FOR THE 13 TH JC	*PDC FOR THE 23 RD . JC
PDC FOR THE 8 TH JD	PDC FOR THE 7 TH JD	PD /6TH & 24 TH CIRCUITS	PDC FOR THE 10 TH JC
PDC FOR THE 1 ST JD	PDC FOR THE 30 TH JC	PDC FOR THE 9 TH JD	PDC 25 TH JC
PLAN=590- NONPROFIT NOC			
ADALAND MANSION DEVELOPMENT INC.	ADVENTURE PURSUIT	ADVOCACY PROJECT, THE	AFFORDABLE HOUSING OPPORTUNITIES SER.
AIDS NETWORK OF THE TRI-STATE AREA	ALDERSON HOSPITALITY HOUSE	ALLIANCE FOR CHILDREN INC.	ALPINE HERITAGE PRESERVATION INC.
ALUM CREEK LIONS CLUB	ALZHEIMER'S ASSOC. WV CHAPTER	AM-RAE INC D/B/A HERITAGE PLACE	ANIMAL WELFARE SOC. OF JEFFERSON CO.
APOLLO CIVIC THEATRE	APPALACHIAN ACADEMIC DEVEL. CENTER	APPALACHIAN AREA AGENCY ON AGING	APPALACHIAN BIBLE COLLEGE INC.
APPALACHIAN BY DESIGN INC	APPALACHIAN CENTER FOR INDEPENDENT LIVING, INC.	APPALACHIAN COAL FESTIVAL INC. DBA THREE RIVERS FESTIVAL AND REG.	APPALACHIAN HUMAN SERVICES INC.
ARC IN KANAWHA-PUTNAM COUNTIES INC.	ARC OF HARRISON CO.	ARC OF OHIO CO.	ARC OF WOOD CO., INC.
ARTS MONONGAHELA INC	ARTS RESOURCES FOR THE TRI-STATE	ASSOCIATION OF WV SOLID WASTE AUTHORITIES	AUGUSTA RURITAN CLUB INC.
AUTISM SERVICES CENTER	AVON BEND PROPERTY OWNERS ASSOCIATION	BARBOUR CO. COMMUNITY DEVEL.	BARBOUR CO. FAIR ASSOC.

BARBOUR CO. SENIOR CENTER INC.	BARNETT CHILD CARE PROGRA INC.	BARLETT HOUSE INC	BATTELLE DISTRICT FAIR ASSOC. INC.
BAXTER COMMUNITY IMPROVEMENT ASSOC	BECKLEY RALEIGH CO. CHAMBER OF COMMERCE	BECKLEY RALEIGH CO. YMCA	BELINGTON CONVENTION AND VISITORS BUREAU
BELLEVILLE HOMECOMING	BERKELEY CO DEVEL. AUTHORITY	BERKELEY CO. YOUTH FAIR ASSOC.	BERKELEY SENIOR SERVICES
BI-CO NUTRITION PROGRAM INC.	BIG BROTHERS/BIG SISTER FOR THE TRI-STATE	BIG BROTHERS/BIG SISTERS OF CLARKSBURG, INC	BIG BROTHERS/BIG SISTERS OF GREATER KANAWHA/PUTNAM AREA
BIG BROTHERS/BIG SISTERS OF OHIO MARSHALL & WETZEL COUNTIES	BIG CREEK PEOPLE IN ACTION	BIRTH THRU FIVE INC.	BITUMINOUS COAL HERITAGE FOUNDATION
BLENNERHASSET HISTORICAL FOUNDATION INC	BLUE JAY RECREATION INC	BD OF TRUSTEES OF THE FIREMAN'S PENSION OR RELIEF FUND OF WEIRTON A	BOARMAN ARTS CENTER INC.
BOB BURDETTE CENTER INC	BOYS & GIRLS CLUB OF JEFFERSON CO.	BOYS & GIRLS CLUB OF PARKERSBURG	BOYS & GIRLS CLUB OF MARSHALL CO. INC
BRAXTON COMMUNITY COALITION	BRAXTON CO. FAIRS AND FESTIVALS	BRAXTON CO. FELLOWSHIP HOME	BRAXTON CO. SENIOR CITIZENS CENTER INC
BRIDGEPORT PUBLIC LIBRARY	BRIDGES INC.	BROOKE PIONEER TRAIL ASSOC	BROOKE-HANCOCK COMMUNITY LIVING INC.
BROOKE/HANCOCK FAMILY RESOURCE NETWORK, INC	BRUCETON YOUTH LEAGUE	BUCKHANNON-UPSHUR WORK ADJUSTMENT CENTER	BUILDING BLOCKS CHILD DEVELOPMENT CENTER INC
BUNNER RIDGE COMMUNITY ASSOCIATION	BUSINESS DEVELOPMENT CORP OF THE NORTHERN PANHANDLE	C.A.S.A. OF MARION COUNTY	CABELL CO. COMMUNITY SERVICES ORGANIZATION INC.
CABELL CO FAIR BOARD INC	CABELL- HUNTINGTON CONVENTION & VISITORS BUREAU	CABELL-HUNTINGTON COALITION FOR THE HOMELESS INC. HARMONY HOUSE	CABELL- HUNTINGTON UNITY APARTMENTS
CABELL-WAYNE ASSOC. OF THE BLIND	CABELL-WAYNE PORT DISTRICT INC	CALA OF NORTHERN WV	CALHOUN CO. COMMITTEE ON AGING INC
CALHOUN CO. WOOD FESTIVAL	CALHOUN FAMILY RESOURCE NETWORK	CAMDEN AREA IMPROVEMENT COMM.	CAMMACK CHILDREN'S CENTER
CAMP BARBE ASSOC.	CAMP BARBOUR, INC.	CAMP CAESAR - WEBSTER CO. 4-H INC.	CAMP FRAME 4-H ASSOCIATION INC

CAPON BRIDGE SENIOR CITIZENS CENTER	CARE INCORPORATED	CARITAS HOUSE INC	CARNEGIE HALL INC
CASA OF PUTNAM CO. INC.	CASA OF WOOD AND WIRT COUNTIES	CATHOLIC COMMUNITY SERVICES	CENTER FOR AGING AND HEALTHCARE IN WV INC.
CENTER FOR ECONOMIC OPTIONS	CENTER FOR EXCELLENCE IN WORKPLACE ED.	CENTRAL APPALACHIA EMPOWERMENT ZONE OF WV (CAEZWU)	CENTRAL APPALACHIAN ARTS AND CRAFTS COOPERATIVE INC
CENTRAL CHILD CARE OF WV INC.	CENTRAL COMMUNICATION INC.	CENTRAL WV AGING SERVICES INC	CENTRAL WV COMMUNITY ACTION ASSOC. INC.
CENTRAL WV WOODWORKERS CO-OPERATIVE INC.	CEREDO-KENOVA COMMUNITY CENTER INC	CHAMBER OF COMMERCE OF GRANT CO.	CHANGE INC.
CHAS AREA RESTAURANT ASSOC. INC	CHAS KANAWHA CONVENTION AND VISITORS BUREAU INC.	CHARLESTON REGATTA COMMISSION	CHAS STATE COMPANY
CHIEF LOGAN AUTHORITY INC.	CHILDREN'S DISCOVERY CENTER MUSEUM	CHILDREN'S HOME SOCIETY OF WV	CHILDREN'S MUSEUM OF THE OHIO VALLEY INC.
CHILDREN'S PRESCHOOL LEARNING ACTIVITIES CENTER FOR ED INC.	CHILDREN'S THERAPY CLINIC INC.	CHRISTIAN HELP INC	CHS PRESERVATION INC.
CITIZENS AGAINST LAWSUIT ABUSE OF SOUTHERN WV	CLAY CO. DEVEL. CORP. INC.	CLAY COUNTY POOL	CLAY CO. SERVICES UNLIMITED INC.
CLAY MOUNTAIN HOUSING INC.	CLAYMONT SOCIETY FOR CONTINUOUS ED. INC.	CLYDE W. MARSHALL AND LEOTA B. MARSHALL MEMORIAL TRUST	COALFIELDS EXPRESSWAY AUTH.
COAL WOOD SWIMMING POOL CLUB LIMITED	COMMISSION ON AGING FAMILY SERVICES INC.	COMMISSION OF RELIGION IN APPALACHIA INC.	COMMITTEE ON AGING FOR RANDOLPH CO.
COMMUNITY ACTION OF SOUTHEASTERN WV	COMMUNITY ASSOCIATION REINFORCING EDUC C/O APPALACHIAN COMMUNITY CARE	COMMUNITY CONNECTIONS INC	COMMUNITY CRIMINAL JUSTICE BD.
COMMUNITY HEALTH SYSTEMS	COMMUNITY HOUSING INC.	COMMUNITY KITCHEN INC	COMMUNITY NETWORKS INC.
COMMUNITY OF RAND ASSOC.	COMMUNITY PROJECT DEVEL. CORP. DBA FAMILY ENRICHMENT CENTER	COMMUNITY RESOURCES INC.	COMMUNITY WORKS OF WV INC.

COMPREHENSIVE WOMEN'S SER. COUNCIL INC. DBA WOMEN'S RESOURCE CENT	CONCERNED CITIZENS LEAGUE INC.	CONCORD COLLEGE RESEARCH & DEVELOPMENT	CONNECTING LINK INC.
CONSTRUCTORS' LABOR COUNCIL OF WV INC	CONTACT OF HUNTINGTON INC.	CONTEMPORARY AMERICAN THEATER FESTIVAL	CONTRACTORS & TRADE EDUCATIONAL AND DEVELOPMENT FUND
CONVENTION CELEBRATION CORP.	COOPERATIVE ACTION PROGRAM OF SO MCDOWELL CO. INC.	CORDINATION COUNCIL FOR INDEPENDENT LIVING	COSTA RICAN ASSOC. INC.
COUNCIL OF SENIOR CITIZENS OF GILMER CO	COUNCIL OF SENIOR TYLER COUNTIANS, INC	COUNCIL ON AGING INC	COURT APPOINTED SPECIAL ADVOCATES
COVENANT HOUSE INC.	COWEN HISTORICAL RAILROAD FESTIVAL INC.	CPAC INCORPORATED	CROSS LANES UNITY APARTMENTS INC.
CRYSTAL LAKE CLUB INC.	DAVIS-STUART INC.	DAYMARK INC.	DEAF OF WV INC.
DEVELOPMENTAL CENTER AND WORKSHOP INC.	DEVELOPMENTAL THERAPY CENTER INC.	DIABETES CAMP OF WV DBA CAMP KNO-KOMA	DIGNITY HOSPICE OF SOUTHERN WV
DODDRIDGE CO FAIR COMMISSION	DODDRIDGE CO SENIOR CITIZENS INC	DOWN ON THE FARM	DRY FORK RECREATION CENTER INC.
DRY HILL-PROSPERITY COUNTRY LIFE GROUP	DUNBAR RECREATION CENTER	EAST END FAMILY RESOURCE CENTER	EASTERN ALLEGHENY COUNCIL FOR HUMAN SERVICE INC.
EASTERN PANHANDLE MENTAL HEALTH CTR INC. DBA EASTRIDGE HEALTH SYSTEMS	EASTERN PANHANDLE TRAINING CENTER INC.	EASTERN REGIONAL FAMILY RESOURCES NETWORK INC.	EASTERN WV COMMUNITY ACTION AGENCY INC.
EASTERN WV COMMUNITY FOUNDATION	EDEN PARK INC	EDUCATION ALLIANCE-BUSINESS & THE COMMUNITY FOR PUBLIC SCHOOLS INC.	ELK DISTRICT RECREATION ASSOCIATION
ELK RIVER COMMUNITY COUNCIL	ELLENBORO GLASS FESTIVAL	ELMHURST-THE HOUSE OF FRIENDSHIP INC.	EMS INC. D/BA ELKINS MOUNTAION SCHOOL
ERICKSON ALL-SPORTS FACILITY DEVELOPMENT CORP.	EVERGREEN BEHAVIORAL HEALTH CENTER	FAIRFIELD APARTMENT INC.	FAIRMONT COMMUNITY DEVELOPMENT PARTNERSHIP
FAIRMONT INDUSTRIAL & CREDIT CORP	FAIRMONT STATE COLLEGE FOUNDATION INC	FAITH & ACTION OF MERCER COUNTY	FAITH IN ACTION OF THE RIVER CITIES INC.

FAMILY CONNECTIONS	FAMILY CRISIS CENTER INC	FAMILY CRISIS INTERVENTION CENTER OF REGION V INC.	FAMILY DEVELOPMENT INC. HEAD START
FAMILY MEDICINE FOUNDATION OF WV INC.	FAMILY REFUGE CENTER	FAMILY RESOURCE NET OF ROANE CO.	FAMILY RESOURCE NETWORK OF GREENBRIER CO.
FAMILY RESOURCE NETWORK OF NICHOLAS CO.	FAMILY RESOURCE NETWORK OF THE PANHANDLE	FAMILY SERVICES - UPPER OHIO VALLEY AND HUMAN RESOURCE CENTER	FAYETTE CO. CHAMBER OF COMMERCE
FAYETTE CO. LIBRARY BOARD	FAYETTE CO. VOLUNTEERS INC	FIRST STAGE THEATRE CO. INC	FIVE LOAVES AND TWO FISHES FOOD BANK INC.
FLAT TOP LAKE ASSOC. INC.	FLORENCE CRITTENTON HOME OF WV	FLORENCE MEROW MASON-DIXON FESTIVAL	FMRS MENTAL HEALTH COUNCIL INC.
FORT EDWARDS FOUNDATION	FORT MILL RIDGE FOUNDATION INC.	FOUNDATION FOR INDEPENDENT LIVING INC.	FIRENDS OF WV PUBLIC RADIO INC
FUND FOR THE ARTS	GENSIS YOUTH CENTER INC	GIHON UNITY APARTMENTS	GILMER CO FAMILY RESOURCE NETWORK
GILMER CO. INDUSTRIAL DEVELOPMENT ASSOC	GLENVILLE STATE COLLEGE FOUNDATION INC	GOLDEN GIRL GROUP HOME INC.	GOOD NEWS MOUNTAINEER GARAGE DBA GOOD NEWS USED CARS
GOOD SHEPHERD INTERFAITH VOLUNTEER CARE GIVERS	GOODWILL INDUSTRIES OF KANAWHA VALLEY INC.	GOODWILL INDUSTRIES OF KYOWVA AREA INC.	GRADUATE COLLEGE FOUNDATION INC MARSHALL U
GRAHAM HOUSE OF PRESERVATION SOCIETY INC	GRAND COUNTY FAMILY ISSUES TASK FORCE	GRANT COUNTY PRE-SCHOOL	GREAT KANAWHA RIVER NAVY
GREATER APPALACHIAN OUTREACH INC.	GREATER BLUEFIELD COMMUNITY CENTER INC	GREATER BLUEFIELD JAYCEES, INC.	GREATER CLARKSBURG CONVENTION & VISITORS BUREAU
GREATER KANAWHA VALLEY FOUNDATION AND TGKVF INC.	GREATER MORGANTOWN COMMUNITY TRUST	GREATER NEW MARTINSVILLE DEVELOPMENT CORP.	GREATER MORGANTOWN CONV & VISITORS BUREAU
GREATER WHEELING COALITION FOR THE HOMELESS, INC.	GREENBRIER CO YOUTH CAMP INC	GREENGRIER EPISCOPAL SCHOOL	GREENBRIER RIVER WATERSHED ASSOC
GREENBRIER VALLEY HOSPICE INC	GREENBRIER VALLEY THEATRE INC.	HAMPSHIRE CO COMMITTEE ON AGING	HAMPSHIRE CO HUMANE SOCIETY INC

HANCOCK BROOKE OHIO COUNTIES VICTIM ASSISTANCE PROGRAM INC.	HANCOCK CONVENTION & VISITORS BUREAU	HANCOCK CITY SAVINGS BANK CHARITABLE FOUNDATION	HARDY CO CHILD CARE CENTER IN DBA BEGINNING STEPS
HARDY CO COMMITTEE ON AGING	HARDY COUNTY TOUR AND CRAFT ASSOC	HARDY COUNTY 4-H ASSOCIATION	HARDY CTY HEALTH & WELLNESS CENTER INC
HARRISON CO. CASA PROGRAM INC	HARRISON CO. DEVELOPMENT AUTHORITY	HARRISON CO. SENIOR CITIZENS CENTER INC	HARTS COMMUNITY DEVELOPMENT INC
HATFIELD-MCCOY RECREATION DEVELOPMENT COALITION INC	HATFIELD-MCCOY REGIONAL RECREATION AUTHORITY A PUBLIC CORP.	HEALTHWAYS INC.	HELPING HAND CLEARINGHOUSE INC
HENAGHAN SISTERS FOUNDATION	HENRY LOGAN CHILDRENS HOME	HERITAGE CRAFT CENTER OF THE EASTERN PANHANDLE INC.	HERITAGE PLACE
HIGHLAND SCHOOL	HIGHVIEW UNITY APARTMENTS	HINTON AREA COMMUNITY CENTER	HINTO RAILROAD MUSEUM INC.
HISTORIC SHEPHERDSTOWN COMMISSION	HOMEOWNERSHIP CENTER INC.	HORIZONS CENTER FOR INDEPENDENT LIVING INC.	HOSPICE CARE CORP.
HOSPICE FOUNDATION OF WV INC.	HOSPICE OF SOUTHERN WV INC	HOUSING DEVELOPMENT CORP	HUMAN RESOURCE DEVELOPMENT FOUNDATION
HUMANE SOCIETY OF PARKERSBURG INC.	HUMAN SOCIETY OF POCAHONTAS COUNTY	HUNTINGTON AREA FOODBANK INC.	HUNTINGTON OUTDOOR THEATRE
IAEGER GAS COOPERATIVE ASSOC	IN TOUCH AND CONCERNED INC.	INFORMATION HELP LINE/UPPER OHIO VALLEY INC	INSTITUTE FOR INTERNATIONAL TRAINING TRADE AND DEVELOPMENT INC.
INSTITUTE WEST DUNBAR PINWOOD SUB-AREA INC.	ITALIAN HERITAGE FESTIVAL INC. WV	IZAAK WALTON LEAGUE OF AMERICA INC. BERKELEY CO. CHAPTER	J.W. SCOTT COMMUNITY CENTER INC
J-2-Y-35 WATER ASSOCIATION INC.	JACKSON CO. COMM. ON AGING	JACKSON CO. DEVELOPMENTAL CENTER INC.	JACKSON CO. JUNIOR FAIR ASSOC
JAMES B CHAMBERS MEMORIAL FUND	JASMER - JOHN A SHEPPARD ECOLOGICAL RES	JEFFERSON CO. COALITION ON SUBSTANCE ABUSE INC. DBA FOCUS	JEFFERSON CO COUNCIL ON AGING INC.
JEFFERSON CO. FAIR ASSOC. INC.	JEFFERSON CO LANDMARKS COMM.	JEFFERSON CO. MEMORIAL PARK CORP.	JEFFERSON CO. TUBERCULOSIS ASSOC. INC.

JEFFERSON CO. YOUTH FOOTBALL LEAGUE	JERICHO HOUSE INC.	JOB SQUAD INC.	JOBS FOR WV GRADUATES
JOHN W HEREFORD BOYS & GIRLS CLUB OF HUNTINGTON INC.	JOINT APPRENTICESHIP COMMITTEE	JOY RETREAT SENIOR HOUSING INC.	JUNIOR LEAGUE OF HUNTINGTON
KANAWHA CO MEDICAL SOCIETY	KANAWHA CO 4-H FOUNDATION	KANAWHA HOSPICE CARE INC.	KANAWHA PASTORAL COUNSELING CENTER
KANAWHA PLAYERS INC.	KANAWHA VALLEY FELLOWSHIP HOME	KANAWHA VALLEY FRIENDS OF OLD-TIME MUSIC AND DANCE	KANAWHA VALLEY SENIOR SERVICES INC
KEEP A CHILD IN SCHOOL INC.	KING COAL HIGHWAY	KING'S DAUGHTERS CHILD CARE CENTER INC.	KISRA
LABOR EDUCATION AND DEVELOPMENT FUND	LAURETTA B MILLSOP CAMP FIRE INC	LEADERSHIP WV INC	LEIVASY PEOPLE'S PLACE INC.
LEWIS CO FAMILY RESOURCE NETWORK	LEWIS CO SENIOR CITIZENS CENTER INC	LEWIS CO 4-H YOUTH FOUNDATION INC	LIFEBRIDGE INC.
LIGHTSTONE COMMUNITY DEVELOPMENT CORP.	LIGHTSTONE FOUNDATION INC.	LIGHTSTONE COUMMUNITY ASSOC	LINCOLN CO. FAMILY RESOURCE NETWORK
LINCOLN CO OPPORTUNITY CO. INC	LINCOLN DISTRICT FAIR INC.	LINCOLN UNITY APARTMENTS	LINSLY SCHOOL INC
LIONS CLUB OF MOUNT HOPE	LETTLE EAGLE CHILD CARE CENTER INC	LITTLE LEVELS HERITAGE FAIR INC.	LOGAN COUNTY IMPOVEMENT LEAGUE INC.
LOGAN-MINGO AREA MENTAL HEALTH INC	LOST RIVER VALLEY PROPERTY OWNERS ASSOC INC.	MAIN ST. MARTINSBURG INC.	MAIN STREET FAIRMONT INC.
MAMA DAWG FOUNDATION	MANNINGTON DIST. FAIR ASSOC	MANNINGTO FOOD PANTRY AND CLOTHING CLOSET INC.	MANNINGTON PROMISE FOR KIDS INC & DENNIS CLARK DBA MANN. MAIN ST. PAR.
MARION CO CHAMBER OF COMMERCE	MARION CO FAMILY RESOURCE NETWORK	MARION CO SENIOR CITIZENS INC	MARION HEALTH CARE FOUNDATION
MARION UNITY APARTMENTS	MARSHALL CO ANIMAL RESCUE LEAGUE	MARSHALL CO ACTIVITIES DEV. AUTH INC	MARSHALL CO SENIOR CITIZENS CENTER
MARSHALL FAIR INC	MARSHALL U RESEARCH CORP	MARTINSBURG PUBLIC LIBRARY COMMISSION	MARTINSBURG/BERKE ELY COUNTY CONVENTION AND VISITORS BUREAU
MASON COUNTY ACTION GROUP INC	MASON CO YOUTH WRESTLING	MASON DIXON INC MONONGALIA CTY COMM.	MATEWAN DEVELOPMENT CENTER

MATHIAS RURITAN CLUB	MCCURRDYSVILLE COMMUNITY BLDG BUILDING TRUSTEES	MCDOWELL CO ACTION NETWORK INC	MCDOWELL CO COMMISSION ON AGING INC
MCDOWELL CO F.A.C.E.S.	MCDOWELL CO PUBLIC LIBRARY	MCDOWELL CO REDEVELOPMENT AUTH.	MCDOWELL RURAL HEALTH ADVISORY COUNCIL INC.
MEALS ON WHEELS INC.	MEDICAL EYEBANK OF WV INC.	MENTAL HEALTH ASSOCIATION IN THE GREATER KANAWHA VALLEY	MERCER CO COMMISSION ON AGING
MERCER CO. FELLOWSHIP HOME INC.	MERCER CO OPPORTUNITY INDUSTRIES INC.	METC KIDS INC	METROPOLITAN THEATRE PRESERVATION FOUNDATION
MID OHIO VALLEY FELLOWSHIP HOME INC	MID OHIO VALLEY SYMPHONY SOCIETY	MID OHIO VALLEY WORK FORCE INVESTMENT CORP.	MID OHIO VALLEY REGIONAL PLANNING AND DEVELOPMENT COUNCIL
MIDLAND TRAIL SCENIC HIGHWAY	MILTON YOUTH SPORTS ASSOCIATION	MINERAL COUNTY CAMP ASSOCIATION	MINERAL CO FAMILY RESOURCE NETWORK
MINGO CO. ECONOMIC OPPORTUNITY COMMISSION INC.	MINGO CO FAMILY RESOURCE NETWORK, INC.	MINGO CO REDEVELOPMENT AUTHORITY	MINNORA COMMUNITY CENTER
MIRACLE MEADOWS SCHOOL INC	MIRACLE MOUNTAIN WILDERNESS PARK	MISS IRENE'S CHILD DEVELOPMENT CENTER	MISS UTILITY OF WV INC
MON RECYCLE INC	MON VALLEY GREEN SPACE COALITION INC.	MONONGALIA CO FAIR ASSOC.	MONONGALIA CO FAMILY RESOURCE NETWORK
MONONGALIA CO SCHOOLS FOUNDATION INC.	MONONGALIA CO. SOCIETY FOR DISABLED CHILDREN AND ADULTS	MONONGALIA CO. YOUTH SERVICES. INC	MONROE CO. COALITION FOR CHILDRENA ND FAMILIES
MONROE CO. COUNCIL ON AGING INC.	MONTESSORI ETC. INC.	MORGAN CO. STARTING POINTS	MORGANTOWN AREA YOUTH SER. PROJECT
MORGANTOWN HOSPICE	MORGANTOWN LEARNING ACADEMY	MOUNDSVILLE ECONOMIC DEVELOPMENT COUNCIL	MOUNTAIN CAP OF WV INC.
MOUNTAIN HOSPICE INC.	MOUNTAIN INSTTUTE	MOUNTAIN PARTNERS IN COMMUNITY DEVELOPMENT, INC.	MOUNTAIN R.C.& D. AREA INC.
MOUNTAIN STATE ART & CRAFT FAIR INC.	MOUNTAIN STATE CENTERS FOR INDEPENDENT LIVING	MOUNTAIN STATE OSTEOPATHIC POSTDOCTORAL TRAINING INSTITUTIONS INC.	MOUNTAIN STATE PARENTS CHILDREN AND ADOLESCENT NETWORK

MOUNTAIN STATE RAILROAD AND LOGGING HISTORICAL ASSOC.	MOUNTAINEER FOOD BANK	MOUNTAINEER SPINA BIFIDA CAMP INC	MOVING MOUNTAINS LLC
MILLENS MANOR INC	MULTI-CAP INC	MUSEUM IN THE COMMUNITY	NAMI WV
NATIONAL CORRECTIONS & LAW ENFORCEMENT TRAINING & TECH. CENTER	NATIONAL INSTITUTE FOR CHEMICAL STUDIES	NATIONAL LEARNING FOUNDATION INC	NATIONAL YOUTH SCIENCE FOUNDATION
NEW CREEK WATER ASSOC.	NEW RIVER CONVENTION & VISITORS BUREAU	NICHOLAS CO. COMMUNITY ACTION ASSOC	NICHOLAS CO. EMPOWERMENT CORP.
NICHOLAS CO. FAIR INC.	NICHOLAS CO. SENIOR CENTER INC	NICHOLAS OLD MAIN FOUNDATION	NITRO DEVELOPMENT AUTH. INC
NORBORNE PRE-SCHOOL & DAY CARE CTR. INC	NORTH CENTRAL WV RECYCLING COOPERATIVE INC.	NORTH CENTRAL WV COMMUNITY ACTION ASSOC INC	NORTH FORK SCHOOLS TRANS. CORP
NORTHERN OHIO VALLEY AREA SEARCH AND RESCUE INC (NOVASAR)	NORTHERN PANHANDLE EMPLOYMENT AND TRAINING COUNCIL INC	NORTHERN PANHANDLE HEAD START INC	NORTHERN PANHANDLE WORKFORCE INVESTMENT BD
NORTHERN WV CENTER FOR INDEPENDENT LIVING	NORTHERN WV DANCE COUNCIL	O.N.E. WHEELING WEED & SEED	OHIO CO. COUNTRY FAIR INC.
OHIO CO SPCA	OHIO VALLEY ADC INC.	OHIO VALLEY CONSTRUCTION EMPLOYER COUNCIL INC	OHIO VALLEY INDUSTRIAL & BUSINESS DEVELOPMENT CORP
OHIO VALLEY INTERFAITH VOLUNTEER CAREGIVERS INC.	OIL AND GAS FESTIVAL, WV	OLD DENTRAL CITY ASSOC	OLD GREENVILLE SCHOOL INC
OLIVE BRANCH ANIMAL RESCUE & REFUGE INC	OP SHOP INC.	OPEN DOORS INC	OPERATION B.E.S.T.
OPPORTUNITIES INDUSTRIALIZATION CENTER OF CHAS	OPPORTUNTIES COUNCIL INC	ORAL FISHING CLUB	P.R.I.D.E. IN LOGAN CO. INC
P.U.M.P INC ENHANCEMENT CENTER	PACE TRAINING AND EVALUATION CENTER INC	PACF INC.	PARENTS' PLACE INC
PARKERSBURG AREA COMMUNITY FOUNDATION	PARKERSBURG AREA DIABETES ASSOC	PARKERSBURG ART CENTER INC	PARKERSBURG DAY NURSERY ASSOC INC

PARKERSBURG DEVELOPMENT CORP	PARKERSBURG HOMECOMING	PARKERSBURG JOINT ELECTRICAL APPRENTICESHIP AND TRAINING COMMITTEE	PARKERSBURG YWCA
PARKERSBURG-WOOD CO. AREA DEVELOPMENT CORP	PARSONS REVITALIZATION ORGANIZATION	PAW PAW DISTRICT FAIR ASSOC INC	PENDELTON CO. 911 SYSTEM
PENDELTON SENIOR AND FAMILY SERVICES INC	PENDELTON CO COMMITTEE FOR THE ARTS	PENNSBORO CO ROAD FESTIVAL	PHILIPPI MAIN STREET PROGRAM
PICKENS IMPROVEMENT AND HISTORICAL SOCIETY WV MAPLE SYRUP FESTIVAL	PINECREST DEVELOPMENT CORP	PINEVILLE AREA CHAMBER OF COMMERCE	PIONEER DAYS ASSOC.
PLEASANTS COUNTY COMMITTEE ON FAMILY ISSUES INC	PLEASANTS CO DEVELOPMENT AUTH.	POCA RIVER HUNTING FISHING & REC. CLUB	POCAHONTAS CO SENIOR CITIZENS INC
POCAHONTAS CITY FAMILY RESOURCE NETWORK	POLICEMAN'S PENSION OR RELIEF FUND BD. OF DIRECTORS	POLYMER ALLIANCE ZONE OF WV	POTOMAC COMPREHENSIVE DIAGNOSTIC AND GUIDANCE CENTER INC
POTOMAC HEADWATERS R.D. & D REGION INC	POTOMAC HIGHLANDS GUILD INC	POTOMAC HIGHLANDS RECREATION CENTER INC	PRECISION SERVICES INC
PRESTERA CENTER FOR MENTAL HEALTH SERVICES INC	PRESTON CO. LIVESTOCK ASSOC INC	PRESTON CO SENIOR CITIZENS INC	PRESTON CO. SHELTERED WORKSHOP INC
PRESTON CO 4-H CAMP ASSOCIATION	PREVENTION STRATEGIES INC	PRICKETTS FORT MEMORIAL FOUNDATION	PRINCETON-MERCER CO CHAMBERS OF COMMERCE
PROJECT BEST	PS PROJECT RECOVERY AND SUPPORT NETWORK	PUTNAM CO AGING PROGRAM INC	RAINBOW HOUSE INC
RAINBOW PRIDE OF WV INC	RALEIGH CO COMMISSION ON AGING INC	RALEIGH CO COMMUNITY ACTION ASSOC	RALEIGH CO SHELTERED WORKSHOP INC
RALEIGH COUNTY VETERANS MUSEUM INC	RANDOLPH CO CONVENTION AND VISITORS BUREAU	RANDOLPH CO DEVELOPMENT AUTHORITY	RANDOLPH CO DOMESTIC TRAINING AND REFERRAL PROGRAM INC
RANDOLPH CO FAMILY RESOURCE NETWORK INC	RANDOLPH CO SHELTERED WORKSHOP	RAPE INFORMATION SERVICE INC	RAVENSWOOD CHAMBER OF COMMERCE
REACHH	READ ALOUD WV OF KANAWHA CO INC	REGION I LEO BOARD	REGION V FUND RAISING FOUNDATION

REGION VII AGING SERVICES INC	REGION VII PLANNING & DEVELOPMENT COUNCIL	REGION 4 PLANNING AND DEVELOPMENT COUNCIL	REGIONAL FAMILY RESOURCE NETWORK INC.
RESA VII	RESA VIII	RICH MOUNTAIN BATTERFIELD FOUNDATION	RICHWOOD AREA CHAMBER OF COMMERCE
RIDGELEY FRANKFORT DISTRICT SENIOR CITIZENS CORP.	RITCHIE CO FAMILY RESOURCE NETWORK	RITCHIE CO INTEGRATED FAMILY SERVICE	RIVER HERITAGE FOUNDATION INC
RIVER VALLEY CHILD DEVELOPMENT	RIVERFEST INC	RIVESVILLE PARENTS AND YOUTH ACTIVITIES ORGANIZATION	ROANE CO COMMITTEE ON AGING
ROANE CO EMERGENCY SQUAD INC	ROARK-SULLIVAN LIFEWAY CENTER	ROBERTSON ASSOC	ROFAYKI INC
ROMNEY UNITY APARTMENTS	RUBICON DEVELOPMENT CORP	RURAL OPTIONS FOR SERVICES AND EDUCATION INC	RUSSELL NESBITT SERVICES AND WATCH INC.
SACRED HEART CHILDRENS CENTER INC	SAINT ALBANS RENAISSANCE GROUP	SANDY RIVER DISTRICT ACTION CORP (SARDA)	SCIENCE & MATHEMATICS EDUCATION ENHANCEMENT COUNCIL
SECONDARY SCHOOL ACTIVITIES COMMISSION OF WV	SEEING HAND ASSOC.	SENIOR LIFE SERVICE OF MORGAN CO INC	SENIOR MONONGALIANS INC
SHELTERED WORKSHOP OF NICHOLAS CO	SHENANDOAH WOMENS CENTER	SHEPHERD COLLEGE FOUNDATION INC	SHEPHERSTOWN DAY CARE CENTER INC
SNOWSHOE INSTITUTE	SOBRANIA INC	SOCIETY FOR GLASS & SCIENCE PRACTICES	SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS, WV
SOCIETY OF ST. VINCENT DEPAUL INC. ST. VINCENT DEPAUL STORE	SOUP KITCHEN OF GREATER WHEELNG	SOUTH CENTRAL EDUCATIONAL DEVELOPMENT	SOUTH CHARLESTON AREA DEVELOPMENT CORP.
SOUTH CHARLESTON CHAMBER OF COMMERCE	SOUTH CHARLESTON UNITY APARTMENTS	SOUTH CHARLESTON VISITORS & CONVENTION BUREAU	SOUTH FORK RURITAN CLUB
SOUTHERN HIGHLANDS COMMUNITY MENTAL HEALTH CENTER	SOUTHERN MOUNTAINS, THE COUNCIL OF THE WV BRANCH MCDOWELL CO. CHAPTER INC.	SOUTHERN WV FELLOWSHIP HOME INC	SOUTHWESTERN COMMUNITY ACTION COUNCIL, INC
SPECIAL SERVICES SHELTERED WORKSHOP	ST. ALBANS AREA REGIONAL DEV. AUTHORITY	ST. ALGANS CHAMBER OF COMMERCE	STARTING POINTS C/O MOUNTAIN CHAMPION COMMUNITY FAIR
STEP BY STEP INC	STEPPING STONE	STEEPING STONES INC	STOP ABUSIVE FAMILY ENVIRONMENTS INC

SUGAR CREEK CHILDREN'S CENTER INC	SUMMERS CO COUNCIL ON AGING	SUMMERS CO LIBRARY	SUMMERS CO WELLNESS CENTER
SUMMERSVILLE AREA CHAMBER OF COMMERCE	SUMMERSVILLE VISITORS AND CONVENTION BUREAU	SUMMERSVILLE YOUTH ATHLETICS INC	SW RESOURCES INC
TASK FORCE ON DOMESTIC VIOLENCE, "HOPE, INC"	TAYLOR CO SENIOR CITIZENS INC	TAYLOR CO WORKSHOP	TEAM FOR WV CHILDREN INC
TEAM TO WIN	TECH FOUNDATION INC WVU INSTITUTE OF TECHNOLOGY	TEEN CHALLENGE FOR NEW LIFE INC	TELEVISION FRIENDS OF WV PUBLIC BROADCASTING
TEUBERT, THE JAMES H. AND ALICE CHARITABLE TRUST	THEATRE WV INC	THORN SPRING PARK ASSOC	TOMLINSON RUN STATE PARK FOUNDATION INC
TOWN & COUNTRY DAYS INC	TREASURE MOUNTAIN FESTIVAL ASSOC	TRI CO YMCA	TRI STATE SEARCH AND RESCUE
TRI-COUNTY CO-OPERATIVE FAIR ASSN.	TRI-STATE FIRE SCHOOL ASSOC. INC	TUCKER CO ALPINE FESTIVAL	TUCKER CO ENDOWMENT FOUNDATION
TUCKER CO FAIR ASSOC	TUCKER CO FAMILY RESOURCE NETWORK INC	TUCKER CO SENIOR CITIZENS INC	TWELVE POLE VALLEY ATHLETIC PARK BOARD
TWIN CITIES COOPERATIVE MINISTRIES INC	TYLER CO FAIR ASSOC	TYLER CO FAMILY RESOURCES	TYLER MOUNTAIN COMMUNITY ASSOC
UNITED METHODIST FOUNDATION OF WV INC	UNITED WAY OF BERKELEY AND MORGAN COUNTIES WV.INC	UNITED WAY OF JEFFERSON CO WV	UNITED WAY OF MARIO CO INC
UNITED WAY OF MONONGALIA & PRESTON COUNTIES INC	UNITED WAY OF THE UPPER OHIO VALLEY INC	UNITED WAY OF UPSHUR CO	UNITY COURT APARTMENTS
UNITY HOUSE APARTMENTS	UNITY HOUSING	UNLIMITED FUTURE INC	UPPER KANAWHA VALLEY COMMUNITY CENTER
UPPER KANAWHA VALLEY ECONOMIC DEVELOPMENT CORP	UPPER KANAWHA VALLEY ENTERPRISE COMMUNITY	UPPER OHIO VALLEY ITALIAN FOUNDATION INC	UPPER OHIO VALLEY OBEDIENCE TRAINING CLUB
UPPER VALLEY RECREATIONAL AUTHORITY	UPSHUR ASSOC CAMP TOMMY	UPSHUR CO FAIR ASSOC	UPSHUR CO FAMILY RESOURSRCE NETWORK
UPSHUR CO SENIOR CITIZENS OPPORTUNITY CENTER INC	UPSHUR HUMAN RESOURCES INC	VALLEY HEALTH CARE SYSTEM	VANDALIA HERITAGE FOUNDATION

VANDALIA REDEVELOPMENT CORP	VINTAGE DAY CARE CENTER INC	VISITING HOMEMAKER SERVICE OF MONONGALIA CO.	VOLUNTEER ACTION CENTER
WV ECONOMIC DEVELOPMENT CORP	WATTERS SMITH STATE PARK MEMORIAL FOUNDATION INC	WAYNE CO COMMUNITY SERVICE ORGANIZATION INC	WAYNE CO FAIR BD.
WC WORKSHOP INC	WEBSTER CO CHAMBER OF COMMERCE	WEBSTER CO COMMISSION OF SENIOR CITIZENS INC	WEBSTER CO FAMILY RESOURCE NETWORK INC
WEBSTER CO WOODCHOPPING FESTIVAL INC	WEBSTER SPRINGS MAIN STREET	WEIRTON AREA CHAMBER OF COMMERCE	WEIRTON AREA CIVIC FOUNDATION
WEIRTON CHRISTIAN CENTER	WEIRTON COMMUNITY RADIO WATACH INC	WEIRTON UNITED WAY INC	WELCH AREA CHAMBER OF COMMERCE
WELLNESS CENTER INC	WELLNESS COUNCIL OF WV	WELLSBURG HISTORICAL RAILROAD SOCIETY	WELLSBURG UNITY APARTMENTS
WEST AUGUSTA HISTORICAL SOCIETY	WEST HAMLIN UNITY PLACE	WV ADVOCATES	WV ASSOCIATION OF REHABILITATION FACILITIES INC
WV BLACK WALNUT FESTIVAL	WV BROADCASTERS ASSOC	WV CERTIFIED DEVELOPMENT CORP	WV CHILD CARE ASSOC INC
WV CITIZENS' CONSERVATION CORPS, INC.	WV COAL ASSOC INC	WV COAL FESTIVAL	WV COALITION AGAINST DOMESTIC VIOLENCE
WV COMMUNITY ACTION DIRECTORS ASSOC	WV COUNCIL OF CHURCHES	WV ENVIRONMENTAL COUNCIL	WV FUNERAL DIRECTORS ASSN.
WV HEALTH CARE ASSOC INC	WV HOUSING DEVELOPMENT FUND	WV HUMANITIES COUNCIL	WV INTERCOLLEGIATE ATHLETIC CONFERENCE
WV JOBS INVESTMENT TRUST	WV K-9 SEARCH AND RESCUE INC	WV MINISTRY OF ADVOCACY AND WORKCAMP INC	WV NURSERY AND LANDSCAPE ASSOC
WV NURSES ASSOC	WV PRIMARY CARE ASSOC INC.	WV PUBLIC THEATRE INC	WV PUMPKIN FESTIVAL INC
WV SCHOOL BOARDS ASSOC	WV STATE WATER FESTIVAL	WV TELECOMMUNICATIONS ASSOC	WV UNIVERSITY ALUMNI ASSOC INC
WV VETERINARY MEDICAL ASSOC WV	WV WOMEN WORK INC	WV YOUTH SYMPHONY INC	WVIRGINIANS FOR LIFE INC

WESTBROOK HEALTH SERVICES INC	WETZEL CO CENTER FOR CHILDREN & FAMILIES	WETZEL CO COMMITTEE ON AGING INC	WETZEL COUNTY FAMILY RESOURCE NETWORK
WHEELING AREA CHAMBER OF COMMERCE AND WHEELING FESTIVAL CORP	WHEELING CONVENTION AND VISITORS BUREAU	WHEELING HERITAGE PORT STERNWHEELER FOUNDATION	WHEELING JOINT APPRENTICESHIP EDUCATION FUND
WHEELING NATIONAL HERITAGE AREA CORP	WHEELING OGLBAY TENNIS CLUB INC	WHEELING SYMPHONY SOCIETY INC	WILLIAMSTOWN COMMUNITY ASSOCIATION
WIRT CO COMMITTEE ON AGING INC	WIRT CO FAIR ASSOC INC	WIRT CO FAMILY RESOURCE	WOMEN'S AID IN CRISIS
WOOD CO DEPUTY SHERIFF'S ASSOC	WOOD CO EMPLOYEES EDUCATIONAL ASSOC	WOOD CO FAMILY RESOURCE NETWORK INC	WOOD CO PERMANET 4-H CAMP ASSOC
WOOD CO SENIOR CITIZENS ASSOC	WOOD CO SOCIETY FOR CRIPPLED CHILDREN & ADULTS	WOOD CO SPORTS ASSOC	WORKFORCE INVESTMENT BD OF KANAWHA CO
WORK 4 WV REGION I INCORPORATED	WV ACADEMY OF FAMILY PHYSICIANS	WV AFFORDABLE HOUSING TRUST FUND	WV ASSOC. OF HOUSING AGENCIES
WV CITIZEN ACTION GROUP	WV EMS TECHNICAL SUPPORT NETWORK-ETAL	WV EMS TECHNICAL SUPPORT WIC POGRAM	WV FOUNDATION FOR RAPE INFORMATION
WV INTERSTATE FAIR & EXPOSITION	WV MENTAL HEALTH CONSUMERS ASSOC	WV MIRACLE SPORTS COMPLEX INC	WV OHIO VALLEY CHAPTER OF NECA
WV PARALYZED VETERANS OF AMERICA INC. WV CHAPTER	WV POLICE RESERVE	WV PUBLIC BROADCASTING FOUNDATION INC	WV STATE COLLEGE RESEARCH & DEVELOPMENT
WV STATE REHABILITATION COUNCIL	WV STATEWIDE INDEPENDENT LIVING COUNCIL	WV STRAWBERRY FESTIVAL ASSOC	WV UNIVERSITY RESEARCH CORP
WV WELFARE REFORM COALITION	WV WORKFORCE DEVELOPMENT ACADEMY INC	WV -OHIO VALLEY CHAPTER OF NECA ADMINISTRATION MAINTENANCE TRUST FUND	WVHDF COMPANY LLC
WVMEP INC.	WVPTI, INC WV PARENT TRAINING AND INFORMATION	WVSOM FOUNDATION INC	WVU AT PARKERSBURG FOUNDATION
WYOMING CO FAMILY RESOURCE NETWORK	WYOMING CO OPPORTUNITY COUNCIL INC	WYOMING CO WORKSHOP INC	YMCA OF HUNTINGTON

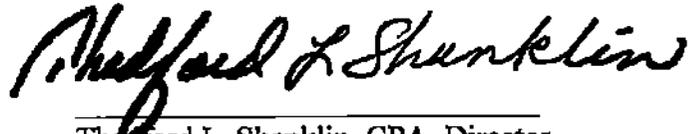
YMCA OF KANAWHA VALLEY	YOUNG MEN'S CHRISTIAN ASSOC OF WHEELING J.B. CHAMBERS BRANCH #7031	YOUTH HEALTH SERVICE	YOUTH SERVICES SYSTEM, INC
4-C ECONOMIC DEVELOPMENT AUTHORITY AND 4-C DEVELOPMENT AUTHORITY	612 MADISON AVENUE CORP.	YOUNG WOMEN'S CHRISTIAN ASSOC OF WHEELING	BOYS & GIRLS CLUB OF WEIRTON INC
BRANCHES DOMESTIC VIOLENCE SHELTER OF HUNTINGTON WV, INC.	MARION CO HUMANE SOCIETY	MARSHALL CO CHAMBER OF COMMERCE	MINERAL CO INDUSTRIAL DEVELOPMENT CORP
NORTH CENTRAL WV OIC	OHIO CO FAMILY RESOURCE NETWORK	PANHANDLE HOME HEALTH INC	TUG VALLEY RECOVERY SHELTER
SENECA HIGH ADVENTURE CHRISTIAN CAMP INC	WV PROSECUTING ATTORNEYS ASSOC.		

STATE OF WEST VIRGINIA

OFFICE OF LEGISLATIVE AUDITOR, TO WIT:

I, Thedford L. Shanklin, CPA, Director of the Legislative Post Audit Division, do hereby certify that the Special Report appended hereto was made under my direction and supervision, under the provisions of the West Virginia Code, Chapter 4, Article 2, as amended, and that the same is a true copy of said Special Report.

Given under my hand this 21st day of October 2002.



Thedford L. Shanklin, CPA, Director
Legislative Post Audit Division

Copy forwarded to the Secretary of the Department of Administration to be filed as a public record. Copies forwarded to the Governor; Attorney General; State Auditor; and, Director of Finance Division, Department of Administration.

Walter G. Luff

STATE OF WEST VIRGINIA
DEPARTMENT OF ADMINISTRATION
BOARD OF RISK AND INSURANCE MANAGEMENT



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BOB WISE
GOVERNOR

GREGORY A. BURTON
CABINET SECRETARY

October 18, 2002

Mr. Ted Shanklin
Legislative Auditors Office
Room W-329
Building 1
1900 Kanawha Blvd., E.
Charleston, WV 25301

Dear Mr. Shankin:

I have received your most recent draft of the Independent Auditor's special report, which accurately reflects the discussion and comments in the exit conference this morning.

Additionally, we advised that our studies revealed from June 30, 2001 to June 30 2002, there was an increase in open state agency medical malpractice claims from 106 to 132. We advised that the percentage of medical malpractice claims showed that 27% were OBGYN birth trauma and 32% surgery complications with the remaining 41% being all other specialties.

We will continue to monitor the claim activity to determine if there are repeat physician occurrences and/or other external factors such as more high risk patients to contribute to the increase and provide additional information. We will contact and work with West Virginia University and Marshall University to make these determinations and provide this information during the November interims.

Lastly, as it was indicated that the response from AIG was not as conclusive as was anticipated, we will follow up with AIG for more definitive panel counsel selection criteria to also be made available during the November interims.

Sincerely,

A handwritten signature in black ink that reads "C. E. Jones Jr." in a cursive style.

Chuck Jones
Executive Director

/CEJ

cc: Tom Susman, Director
WVIRS