

Capability Statement

Visit us on social media:   

COMPANY OVERVIEW

Summit is a quantitative consulting and data analytics firm that works with public and commercial clients to turn data into **actionable intelligence**. The key to our success is unparalleled customer service and extensive client collaboration. Summit guides our specialized clients as they design, operate, and monitor credit and grant-making operations, perform evidence-based program and impact evaluations, and estimate torts in civil litigation.

Summit staff, thought leaders, and PhDs are deployable for either on-site work in the Washington, DC, area or remote work, allowing us to be nimble and effective in meeting our clients' needs during times of change and uncertainty.

COMPANY DATA AND CERTIFICATIONS

- DUNS Number: 134631675
- SAM Unique Entity ID: FNYSF7X4ELS5
- NAICS Codes: 541519, 541219, 541611
- GSA IT 70 Schedule: 47QTCA19D00L1

Summit is a small, disadvantaged business.

COMPANY PHILOSOPHY

We couple our core expertise with our passion for methodology and numbers to derive sound, transparent, and reproducible results. A collaborative, innovative culture allows us to both remain at and push the forefront of analytics best practices. And our stimulating environment fosters original thinking and hard work.

By combining unparalleled customer service, domain and quantitative expertise, and an extraordinary workforce, we offer the utmost results for our clients.

That's complexity simplified. That's Summit.

TEAM CORE CAPABILITIES

Data-Driven Program Management and Organizational Transformation

- Enterprise project management standards, tools, and technologies
- Consultative project management services and project managers for agile or traditional projects
- Project and portfolio performance reporting and dashboarding
- Organizational change management and strategic communications

Business Intelligence and Data Science

- Statistical sampling and extrapolation
- Data visualization and dashboarding
- Web application development and deployment
- Data cleaning, mining, migration, and conversion

Financial and Risk Analytics

- Risk modeling and assessment
- Model risk management and forecasting
- Econometric modeling
- Cash flow modeling
- Portfolio management
- Credit evaluation and debt analytics
- Regression modeling

Expert Support and Technical Assistance

- Expert witness testimony and support
- Counsel and witness preparation, alignment
- Damages estimation
- Financial portfolio strategy, metrics, and tools, especially mortgage finance
- Health and employment policy development
- Economic impact analysis
- Qualitative research, including interviews, focus groups, and environmental scans
- Surveys, research design and development
- Impact finance and loan program design and development
- Program evaluation research and analytics
- Trainings and briefings
- Program metric development

About Us and Our Work

Visit us on social media:   

ABOUT US

Unparalleled Customer Service

The key to our success is understanding our client's mission. We take on our client's mission and objectives as our own. Our work is complete only after delivering customized, easy-to-understand solutions that help our clients make wise, data-driven decisions.

Quantitative Expertise

As a quantitative consulting and data analytics firm, we help public and commercial clients turn data into actionable intelligence.

Summit Culture

A collaborative, innovative culture allows us to remain at and push the forefront of analytics best practices. Our stimulating environment fosters original thinking and hard work.

Results

By combining unparalleled customer service, quantitative and domain expertise, and an extraordinary workforce, we offer the utmost results to our clients. That's complexity simplified. That's Summit.

CLIENT FEEDBACK

"Summit delivered exceptional quality work products to stand up the SABER initiative including onboarding materials, project management plans and procedures, project schedules, risk management logs, and acquisition materials." —U.S. Department of Education Federal Student Aid, March 2022 CPARS

"Summit was excellent in their Project Management support and ability to leverage both traditional PMP and Agile approaches." —USDA/GSA Centers of Excellence, November 2019 CPARS



Kate Lynch Machado | Director of Strategic Growth | kate.machado@summitllc.us

- 25 years' experience in federal contracting, corporate development, and client engagement



Corey West | Senior Manager
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- Expertise in leading teams in statistical analysis and design using complex datasets for financial statements, claims reviews, single and multifamily analytics

OUR CLIENTS

Government

General Services Administration | The National Institute of Standards and Technology | U.S. Department of Agriculture | U.S. Department of Education | U.S. Department of Housing and Urban Development | U.S. Department of Labor | U.S. Department of the Treasury | U.S. Department of Transportation | U.S. Department of Veterans Affairs | U.S. Small Business Administration | U.S. Social Security Administration

Commercial

AON | Kaiser Permanente | Quinn Emanuel Trial Lawyers | Selendy and Gay, PLLC

OUR TOOLS

Our staff has expertise in statistical and data science tools in R, Python, Stata, SAS, and React. We rely extensively on cloud computing and are an Amazon Web Services (AWS) consulting partner.

OUR METHODS

We use **predictive analytics** to help agencies manage scarce resources to target system "bad actors" and enforce laws and regulations.

We develop **econometric model suites** that estimate cash flows that feed budget requests.

We meld **disparate data** (administrative, survey, commercial) and transform it into information to understand stakeholder needs.

We use **statistics** to improve service delivery in general and specialized areas like call centers and debt recovery.

OUR JOINT VENTURE

NuvoSum is a mentor-protégé joint venture between NuvoLogic Consulting, Inc. and Summit Consulting, LLC, under the U.S. Small Business Administration's Mentor-Protégé Program. NuvoSum combines the resources, talents, and experience of both partners to pursue competitive set-aside contracts for economically disadvantaged woman-owned small businesses (EDWOSB) and 8(a) small businesses.

<https://www.summitllc.us/nuvosum>

Case Study

CHALLENGE

The Federal Housing Administration required accurate, timely, and actionable model output to manage its reserve fund, inform policy decisions, and report to stakeholders.

The U.S. Department of Housing and Urban Development's (HUD) Federal Housing Administration (FHA) reimburses lenders when borrowers default on their FHA-insured mortgages. FHA receives funds through borrowers' mortgage insurance payments but can draw upon Treasury funds, as it did in 2013, to pay claims that exceed FHA's reserve fund, known as the Mutual Mortgage Insurance Fund.

Model outputs must be accurate and reliable to support FHA's report to Congress, financial statements, and policy decisions that balance its mission with economic sustainability. As a result, FHA remains under scrutiny from Congress, HUD's Office of the Inspector General, and other stakeholders.

SUMMIT'S SOLUTION

The team led by Summit develops and maintains the econometric models that forecast the Mutual Mortgage Insurance Fund's value for both single-family forward mortgages and Home Equity Conversion Mortgages, relying on services provided by AWS and Looker to transform a complex model into a business intelligence tool.

This project, known as Risk Management and Capital Assessment Projections, provides FHA with estimates to formulate its budget, understand policy impacts of economic changes, and manage overall portfolio risk, as well as analytics for its [Annual Report to Congress](#). Previously, running these models took days with the sheer volume of data.

To solve this problem, Summit turned to the cloud through its partnership with AWS. By moving data processing to AWS, Summit aims to reduce the models' run time from days to hours. To address FHA's need to see these numbers transformed into actionable

intelligence, Summit works with Looker to provide a SQL-based data analytics platform capable of digging deep into the data and returning visualizations. As trusted advisors, the Summit team uses and helps FHA use these business intelligence tools and builds customized reports in Looker, SAS, R, and SQL supported by AWS to help HUD make informed policy decisions.

FHA'S NEW REALITY

FHA has the intelligence it needs—at the necessary speed—to understand the implications of each day's economic changes on its Mutual Mortgage Insurance Fund portfolio. The support of the Summit-AWS-Looker partnership helps ensure the stability and viability of this fundamental part of American homeownership.



Albert Lee, PhD | Expert Economist
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- Founding partner of Summit
- Expertise in econometric modeling and statistical sampling



Scott Burroughs, PMP | Director
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- Expertise in mortgage finance, credit risk modeling, econometric forecasts, survey design, and statistics



Josh Goldberg, CPA, CFA, FRM, CIA | Director
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- 20 years' mortgage finance experience
- Expertise in model development, validation, audit, risk management



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Case Study

CHALLENGE

The Employee Benefits Security Administration needed data analytics insights to support its case against a major health plan provider denying benefits for covered services.

The U.S. Department of Labor's Employee Benefits Security Administration (EBSA) safeguards private-sector employee benefit plans. These benefit plans include employer-sponsored health plans that cover more than 140 million Americans. Since 2015, Summit has served EBSA and supported dozens of regional and national investigations against health plan providers through sampling techniques and statistical analysis. Over the past 5 years, Summit has become a trusted advisor to EBSA and helps identify bad actors and recoup millions in improper payments and wrongful denials for American taxpayers.

For example, EBSA investigated a major health plan provider accused of denying beneficiaries services their plans covered. These denials meant beneficiaries either paid out of pocket for covered health services or went without services entirely. To make its case and estimate damages, EBSA enlisted Summit to analyze the provider's health claims.

SUMMIT'S SOLUTION

Summit identified a pattern of claim denials from the health plan provider and calculated \$5 million in fees for denied services.

In this single investigation, Summit analyzed over one million health claims to determine the validity of the case against the provider and the extent of the violations. We completed a trend analysis to develop key research questions for the investigation, focusing on patterns in the rate of denials for beneficiary subgroups. The analysis identified violations over dimensions of time, volume, and value that indicated systemic issues in the provider's claims adjudication process. We additionally analyzed the claims to calculate hidden management fees.

Over the course of our partnership with EBSA, we have provided support for dozens of similar investigations, covering more than 140 million Americans. In addition to the analyses Summit conducts on behalf of EBSA, we also create tools for investigators to independently manage their own investigations, including claims analysis and selecting samples of claims for review.

EBSA'S WAY FORWARD

EBSA has the data it needs to support cases against the alleged health plan provider(s). Investigators are empowered by tools to manage and conduct investigations on their own.



Balint Peto, PMP, CSM | Senior Manager | balint.peto@summitllc.us

- Expertise in quantitative and qualitative program evaluation, mortgage risk modeling, sampling design and analysis, and project management

EBSA Case Study: By the Numbers

- **For over 5 years**, Summit has provided analytics oversight to EBSA, a federal department that safeguards employer-sponsored health plans covering **more than 140 million Americans**.
- We analyzed, sampled, and tested **millions of health claims** for validity and enforcement.
- We created tools to **empower EBSA investigators** to independently analyze claims and secure damages.

Case Study

CHALLENGE

The U.S. Department of Education’s Office of Federal Student Aid (FSA) NextGen Program Office (NGPO) needed to unite disparate platforms, modernize and consolidate systems, and implement mobile solutions.

Numerous internal and external stakeholders had called on the office to enhance its customer and partner experiences and modernize the eligibility determination, disbursement, and repayment of federal student assistance and loan programs.

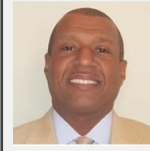
The programs provide more than \$120 million in student financial assistance to over 18 million applicants each year.



Gob Juntima, PMP, CSM | Managing Partner

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- Expertise in agile training, federal credit reform support, econometric analysis and forecasting, and data analysis



Samuel Dugger, PMP, CSM | Director

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- Leads PMO business practice
- Two decades of experience managing major contracts and government projects

SUMMIT’S SOLUTION

Summit leveraged proven program management practices to assess the maturity of each NGPO functional element, including schedule, budget and cost, risk and internal control, technical integration, and change management.

Based on this assessment, the team developed new plans, processes, and tools to successfully set up a program management office, which includes five programs representing hundreds of millions of dollars in investments in student financial assistance. The team was able to quickly staff up to implement these plans and procedures for the program management office.

Over the course of the contract, Summit institutionalized processes and procedures to effectively manage the cost, schedule, scope, and risks of the programs within NGPO’s portfolio. As these processes matured, the team shifted its focus to provide direct project support and project management coaching for each of the programs. This allowed NGPO to successfully advance multiple modernizations while navigating a change in administration, shifting budget allocations, and leadership changes.

FSA’S WAY FORWARD

With our expertise, FSA has become more results-driven, empowering its employees to be customer-focused while advancing the needs of student borrowers and institutions of higher education.

Summit continues to work collaboratively with our FSA partners to improve internal communications and day-to-day operations that enhance NGPO’s capacity to manage increasingly complex and high-profile IT systems. Our support has led to the creation of the Student Aid and Borrower Eligibility Reform (SABER) initiative, which is implementing significant changes to the federal student aid landscape resulting from the FUTURE Act and the FAFSA Simplification Act that will enhance student and borrower experience.

CHALLENGE

As the COVID-19 pandemic's economic effects hit communities across the nation, the U.S. Department of the Treasury was charged with playing a core role in delivering effective and efficient assistance to help the nation recover.

With several grant and financial assistance programs and billions in assistance targeted to help state and local governments, territories, Tribal governments, small businesses, and individuals, Treasury had to quickly stand up program infrastructure to implement these programs. Treasury needed support developing program management, project management, and operational capabilities to ensure funds could be deployed quickly to the people that needed them most, while maintaining the transparency and accountability needed for public trust.

Summit has provided similar support to Treasury for multiple CARES Act programs, including the Airline Payroll Support Program and Emergency Economic Stabilization Fund, and we could provide immediate assistance when the American Rescue Plan passed in March 2021. Treasury contacted Summit to help establish the brand-new Office of Recovery Programs (ORP) and provide support to eight distinct recovery programs.

SUMMIT'S SOLUTION

Summit leveraged subject-matter expertise in community development financing and data-centered best practices to set up the program and manage the various associated risks.

Integration of Processes and Performance Monitoring

The Summit team has supported ORP in multiple ways, most importantly by standing up a Program Management Office (PMO) that established standardized practices, tools, and processes to enable the consistent and effective execution of the following programs: Emergency Rental Assistance, the Homeownership Assistance Fund, the State and Local Fiscal Recovery Fund, the State Small Business Credit Initiative, the Emergency Capital Investment Program, and the Coronavirus Economic Relief for Transportation Services. PMO focus areas have included budget, resource, and schedule management as well as stakeholder engagement and communications. The Summit team has also worked with ORP stakeholders and leadership to assess the status of each program's implementation, guiding the development of individual program management plans to support the day-to-day management of each program and promote efficiency and consistency of execution across programs. Finally, Summit created and implemented data-driven governance processes to support decision-making across recovery programs, including a reporting framework that juxtaposed quantitative data with tracked risks (such as timeline pressures imposed by Congress and the White House) and mitigations. Together, Summit's support in these areas significantly improved Treasury's ability to perform grants management across ORP.

Application Review and Prioritization

The Summit team has strengthened its expertise in the operations workstream through its PMO work, providing direct operational support to the Emergency Rental Assistance and Homeownership Assistance Fund programs. We have built a deep knowledge of these programs by supporting payment processing and responding directly to state and local officials, housing authorities, and other entities through email management.



J. Anthony Curcio, MBA, PMP | Partner

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- Almost 25 years of experience in finance, lending, and loss reserve estimation; mostly for policy-related credit portfolios
- Expertise in federal credit, budget analysis, project management analysis



Sarah Cunningham, MPP, CGFM | Director

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- Financial management, grants, credit, strategy, enterprise risk management
- Formerly served in Office of Management and Budget and HUD leadership

The Summit team maintains responsibility for responding to applicant emails over three separate inboxes relating to the programs. Each mailbox is unique to its program, focusing on the detailed nuances that pertain to applicants. Responding to these emails requires expert subject-matter knowledge of the policy, program, rules, and regulations, all of which Summit possesses. Additionally, we work with senior ORP staff to draft email template responses, as well as creating and documenting an email management process. As Summit continues to build a repertoire of knowledge from managing these mailboxes, the team also develops insights that may be leveraged in the service of other Treasury initiatives.

In addition to program support, the Summit team has supported applicant evaluation, specifically on the State Small Business Credit Initiative and capital projects, where the team designed key application and review materials as well as an end-to-end evaluation process. As the creator of the evaluation process for these programs, the Summit team has mastered applicant evaluations, anticipating and mitigating pain points by providing efficient workflow support. As the COVID-19 crisis evolves, Summit will continue to adapt to not only meet but surpass client needs and expectations.

Application Outreach

Finally, the Summit team has supported the State and Local Fiscal Recovery Funds (SLFRF) policy team working with the SLFRF call center, staffing the inbox, and corresponding with applicants. The team has assisted in the development of a tiered policy response approach in efforts to triage policy responses based on category. Each day, the team monitors new applicant questions added to the inbox along with ORP operations staff. For those applicant questions categorized as Tier 3, the Summit team works with ORP operations staff to form policy responses to each of the applicant emails. Depending on the question, the team provides an answer using (a) SLFRF program knowledge, (b) references to user guides, or (c) ORP staff-approved response templates.

ORP'S WAY FORWARD

ORP administration can now establish robust program reporting and post-award monitoring guidance to evaluate program impact and compliance across the country.