CRI

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PROPOSAL FOR

City of Clearwater
Downtown Development Board

June 2nd, 2020

PROPOSER

Carr, Riggs & Ingram
600 Cleveland St. Suite 1000
Clearwater, FL 33755
727.446.0504

CRI CARR RIGGS & INGRAM
CPAs and Advisors
CRIcpa.com

SUBMITTED BY

David Alvarez
Partner
dalvarez@cricpa.com

Table of Contents

Letter of Interest 2
Affirmations and Licensing 3
Firm Profile 4
Government Credentials 5
Firm Qualifications and Experience 6
Government Statistics and Experience 7
Clearwater Office Overview 8
Single Audit Experience 9
Federal and State Desk Reviews 10
Peer Review 11
Florida Government Clients 13
References 16
Engagement Team Bios 17
CRI Audit Approach 23
Approach to Single Audit 25
Audit Plan for IT and EDP 26
Communication & Coordination 27
Fees 28
Insurance Certificates 29

Dear City of Clearwater DDB Auditor Selection Committee :

The Clearwater practice of CRI is privileged to propose on audit services for the City of Clearwater, Downtown Development Board (DDB). Dating back to our days as Harper Van Scoik & Co. formed in 1963, we have called Clearwater home for 57 years! Since merging in with CRI in 2008, we've continued to provide "Big Firm Resources" with "Small Firm Services" to the citizens of Clearwater.

Outlined below are several major points which we believe demonstrate we are the most qualified group of professionals with the desire and ability to serve the City of Clearwater's DDB as its independent Certified Public Accountants. The advantages to you are:

- CRI has a superior team of professionals with extensive governmental and single audit experience to commit to this engagement. Our Clearwater office is currently the auditor for **12 governmental entities and many have a CRA as part of their entity that we audit as a part of those audits**.
- CRI currently provides services to over 200 governments in Florida including 22 counties and over 46 municipalities.
- CRI's partners are active members of the team throughout the audit process. They will be "in the field" working and supervising other members of the team. In addition, the DDB's financial statements will be reviewed by two partners. A partner will also present the financial statements to the Commission and will offer to meet one on one with any Commission Member to discuss the audit plan or report.
- CRI has a significant presence in Florida, with 21 local offices staffed by over 300 professionals. Your audit will be staffed by the **Clearwater office of Carr, Riggs & Ingram, LLC.**
- CRI will be a valuable resource to the City of Clearwater. We are always just a phone call away and can be at the City at a moment's notice. Our team members work with your staff throughout the year to address any accounting issues or concerns that arise. Consistent communication and prompt response to the governmental entities that we serve results in more accurate internal financial statements and a more efficient audit.
- CRI will bring a fresh approach to the DDB's audit. Due to the breadth of resources in CRI with governmental audit experience, we are able to offer the DDB a fresh approach to its audit.
- CRI's audit practice is heavily oriented to the public sector. **Over 40% of our audit clients throughout the Southeast are audited under Government Audit Standards issued by the Government Accountability Office (Yellow Book)**. No other firm in Florida can match the government experience of CRI.

We believe that CRI is the best qualified firm to audit the City of Clearwater DDB due to our extensive experience and depth of knowledge in auditing government entities in Florida. Additionally, our prior experience with auditing local governments will allow us to be more efficient and effective.

We welcome the opportunity to demonstrate to you the same teamwork, expertise and responsiveness that have made us one of the fastest growing public accounting firms in the United States. We appreciate your consideration, and we encourage you to contact us with any questions as you review our proposal.

Sincerely,

David Alvarez, CPA, CGMA, CVA
Engagement Partner

AFFIRMATIONS AND LICENSING

We affirm that Carr, Riggs, & Ingram, LLC (CRI) is independent of the City of Clearwater's DDB as defined by generally accepted auditing standards and by standards of the U.S. Government Accountability Office's (GAO) *Government Auditing Standards*. Additionally, we affirm we are independent of the City of Clearwater's DDB component units as defined by these same standards.

Our Clearwater, partner in charge, David Sietsma has served with City Manager Bill Horne on the Pinellas Community Foundation's Board of Govenors. Mr. Horne serves on this board in a personal capacity, not as a representative of the City or DDB. This relationship does not constitute a conflict of interest relative to performing the audit.

We affirm, as Certified Public Accountants in the State of Florida that retention of CRI for audit services, would not result in a conflict of interest with any person or company.

We affirm, neither Florida Statute Section 287.132 or 133 restricts CRI from submitting a proposal or entering into an agreement with the City of Clearwater's DDB.

We affirm, the persons assigned to the DDB engagement have received adequate Continuing Professional Education (CPE) within the last 2 years. Should the DDB require confirmation on the amount/type, we are happy to provide.

Ron DeSantis, Governor

Halsey Beshears, Secretary

Florida dbpr

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

BOARD OF ACCOUNTANCY

THE ACCOUNTANCY CORPORATION HEREIN IS LICENSED UNDER THE PROVISIONS OF CHAPTER 473, FLORIDA STATUTES

CARR RIGGS & INGRAM LLC
500 GRAND BLVD SUITE 210
MIRAMAR FL 32550

LICENSE NUMBER: AD0016615
EXPIRATION DATE: DECEMBER 31, 2021
Always verify licenses online at MyFloridaLicense.com

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FOUNDED IN 1997 · 10 STATES · 25+ MARKETS

1900+ PROFESSIONALS

300+ PARTNERS

TOP 25 CPA FIRM

(as ranked by Accounting Today)

100,000+ CLIENTS

in all 50 states

20+ YEARS OF CONSISTENT GROWTH SINCE FORMATION

CRI FIRM VALUES:

CLIENT SERVICE.
RESPECT.
INTEGRITY.

TAILORED CLIENT SERVICE · RESPECT FOR ALL · UNYIELDING INTEGRITY

SERVICES

- Accounting & Auditing
- Advisory
- Business Support & Transactions
- Business Tax
- Employee Benefit Plans
- Governance, Risk & Assurance
- Individual Tax & Planning
- IT Audits & Assurance

INDUSTRY EXPERTISE

- Captive Insurance
- Construction
- Financial Institutions
- Governments
- Healthcare
- Institutional Real Estate
- Insurance
- Manufacturing & Distribution
- Nonprofits

CRI FAMILY OF COMPANIES

- Auditwerx
- CRI Advanced Analytics
- CRI Capital Advisors
- CRI Solutions Group
- CRI TPA Services
- Level Four Advisory Services
- Paywerx
- Preferred Legacy Trust

CRI'S GOVERNMENTAL EXPERTISE

Audit

450+ governmental entities with annual revenues totaling **$20 Billion**

150+ governmental entities with federal funds totaling **$2.2 Billion**

140+ Single audits for governmental entities

Single Audit Resource Center's Award for Excellence in Knowledge, Value, and Overall Client Satisfaction

Member of AICPA's Government Audit Quality Center

Governmental Partner Designations

Including: CPA, CGFM, CITP, CFE, CMA, CISA, CGEIT, CTGA, CFF, CGMA, and CGAP

CLIENTS WITH ANNUAL REVENUES UP TO:

School Districts
$1 Billion

Municipalities
$1.2 Billion

Agencies/Authorities
$3 Billion

ORGANIZATIONAL PROFILE

Established in 1997, Carr, Riggs & Ingram, LLC ("CRI") is a Southeast regional certified public accounting and consulting firm ranked by *Accounting Today* as the 22nd largest firm in the nation and the largest in the Gulf Coast Region. CRI has been organized as a limited liability corporation in Alabama for 22 years (since 1997, inception) and has been performing services in the government sector since inception.

INDUSTRY LINE SPECIALTY

With the government/non-profit industry representing 40% of our clients, we have an **Industry Line team of specialists which ensures all audit teams receive the latest government technical updates** and articles on the latest guidance and developments in the industry that we share with our clients. For top-priority clients such as CBHC, the Industry Line team will also be overseeing the audit team to ensure they are providing our clients with exceptional service and will be **available for the County to contact directly with any technical questions**. Our government Industry Line is overseen by Ray Roberts who formerly served as the Governmental Taskforce Chairperson for the AICPA Technical Issues Committee. Ray is an original member of the AICPA Government Audit Quality Executive Committee, and has served as a technical reviewer for the AICPA Single Audit Guide. **David Alvarez, is the Sub-Leader of the Government Industry Line and he has been assigned to your engagement team and his direct contact information is in his bio**.

Provided below is a **representative breakdown of the composition of the Audit teams for CRI's Government practice. While CRI does experience regular fluctuation in these numbers due to mergers, promotions, and shifts among service lines, the overall quality of resources will remain fundamentally the same.**

Government Staff Employee Classification	Total Number	Number of CPA's
Partners	183	182
Audit Managers	126	126
Audit Supervising Seniors	85	43
Audit Seniors	132	53
Audit Staff	243	38
Total: Carr, Riggs, & Ingram	**769**	**442**

GOVERNMENT EXPERIENCE

CRI has specialized in serving the government industry for many years; our proposed team delivers a depth of resources that ensure we understand your challenges and key factors associated with your audit. We will utilize our innovative solutions and tailored government tools and experience to design highly efficient and effective audit strategy.

CRI's government audit professionals have extensive experience on financial statement audit engagements conducted under Governmental Auditing Standards and implemented the full range of GASB statements on a variety of entity types. Our government team's 1,100+ years of combined experience is derived from the following:

- **500+ current governmental** entity audit and consulting clients, including over 40 counties;
- **200+ Florida governmental entity audit and consulting clients served**;
- **20+ Florida counties audited**, plus consulting services provided to multiple other Florida counties;
- CRI has over **25 governments that have over $1 billion of revenue/assets**
- Approximately **50 CRI clients obtained the GFOA's CAFR certificate of excellence;**
- **CRI audits significantly more Florida counties than any other firm (more than 170 Florida county audits performed in the past 10 years, 15 current Florida county audit clients).**
- Performance of **single audits for approximately 30% of all governmental clients, with federal funds totaling more than $2.8 billion and state funds totaling more than $375 million (where single audit is required)**
- We have created government-specific tools which facilitate efficient and effective audit procedures in various areas including: federal/state single audits, FRS pension testing, and compliance testing;
- We host regular in-person and online government CPE training sessions;
- We have a detailed understanding of the key matters and nuances associated with the operations of the Board and each Constitutional Officer as well as how these impact each audit.
- We participate on committees for standard setting bodies, giving us **advanced notification and allowing us to help shape the upcoming standards**; we share our insights with our clients.

GASB EXPERIENCE

CRI has a dedicated industry line to serve our state and local government clients, which is spearheaded by some of the partners who will be assigned to this engagement. This includes Ray Roberts, who oversees the industry line to ensure proper implementation of GASB standards and works with other partners across the firm to ensure best practices and implementation are brought directly to our clients nationwide. In addition, Engagement Partner David Alvarez works directly with Ray and the entire **government industry line to conduct relevant research, complete industry line documents, and provide training** internally to our team members and externally across the region. Members of CRI's governmental team also serve on various committees working directly with GASB and providing input in order to assist with implementation understanding. These committee appointments allow us to stay abreast of new accounting standards issued by GASB and the AICPA, which gives our clients ample time to assess the impact of the new standards before the required implementation dates.

CRI's government audit professionals have extensive experience on financial statement audit engagements conducted under Governmental Auditing Standards, implementing the full range of GASB statements on a variety of entity types. Recently, we have assisted with the early implementation of GASB 84 for several entities, and are **prepared to assist in implementation** of GASB 84, 87 and 91, three significant new pronouncements coming in the next couple years.

CLEARWATER OFFICE OVERVIEW

This engagement will be spearheaded by our **Clearwater, FL office led by engagement partner, David Alvarez**. Our local audit team consist of 15 employees, 10 of whom have been working together for 2+ years and have outstanding cohesiveness and working knowledge of each other. This office actively audits both large and small government entities and has the capacity to satisfy the DDB's requirements. A consortium will not be used for this engagement.

In total, we have approximately 45 employees locally. Employee classification is identified as follows:

- **5 Partners - David Sietsma, David Alvarez, Debi Alberdi, Karen Hauk, & Cathy Haug**
- **4 Managers**
- **8 Seniors**
- **14 Staff**
- **6 Paraprofessionals**
- **6 Interns**

For the DDB, we will utilize the **5 individuals whose bios are identified below in addition to 2 staff level accountants with government experience. Our partners and managers are very active with ALL clients and engagements to ensure efficiency across the board.**

We've included references for the DDB to contact on the following pages. However, below are some additional active

ENGAGEMENT	ENGAGEMENT PARTNER AND MANAGER
City of Gulfport, FL	David Alvarez and John Brielmaier
City of Treasure Island, FL	David Alvarez and John Brielmaier
Florida State Fair Authority	David Alvarez and John Brielmaier
Lee County Mosquito Control District	David Alvarez and John Brielmaier
Lee County Hyancinth Control District	David Alvarez and John Brielmaier
Pasco County, FL	David Alvarez and John Brielmaier

Should the DDB require a single audit during the course of the engagement, CRI's local experience and expertise is outstanding. We conduct 11 single audits annually out of our Clearwater office and will assign a designated team lead by Lorri Kidder should the DDB meet the requirement.

FEDERAL AND STATE SINGLE AUDIT EXPERIENCE

Should the **DDB require a single audit**, below is some information on the single audit experience of CRI. Locally, CRI conducts 9 single audits annually.

Our governmental team performs annual Single Audits of Federal and State Funds for more than 150 separate entities totaling over $2.8 billion in federal awards and $375 million in annual state awards (in the states that require a state single audit).

Our local single audit practice is overseen by Lorri Kidder who is assigned to your audit as a Single Audit Partner. Lorri works on multiple single audits every year including numerous single audits where she serves as the Engagement Quality Control Reviewer. She's also earned the AICPA's Advanced Single Audit Certification. Proprietary tools, including Florida state single audit risk assessment templates, were developed in collaboration with David Alvarez (your Engagement Partner), Lorri Kidder and Rob Lemmon and were updated for the changes in the rules which became effective last year.

Single audits are an important part of what we do as a firm and a major area of specialization. We are proud of our 10 professionals who have earned the **AICPA's Advanced Single Audit Certification**, and are excited about the additional professionals that have earned the Intermediate Certification and are now studying for the advanced certificate.

CRI received the **Single Audit Resource Center (SARC) Award for Excellence in knowledge, value, and overall client satisfaction.** This award recognizes audit firms who provide an outstanding service to their clients. The award is based on feedback received from over 25,000 nonprofit and government entities about the knowledge of their auditors, the value of the services rendered, and overall satisfaction with their 2018 fiscal year end audit.

SA
RC
Award for Excellence
Recipient

CRI is enrolled in the AICPA Peer Review Program, through which our external reviews are conducted by another independent public accounting firm. We have our accounting and auditing practice triennially reviewed as a member in this program. The most recent review of our firm was performed in 2019 by Brown Edwards. The quality control reviews did include a review of specific local government engagements. A copy of our most recent report is presented on the following page.

Additionally, we are registered with the PCAOB, who performs an external review inspection once every three years.

FEDERAL & STATE DESK REVIEWS

CRI meets all specific requirements, rules and regulations imposed by state and federal law. CRI has not been the subject of any disciplinary actions, nor are we aware of any actions pending, involving any regulatory bodies or professional organizations in the last 3 years. The Firm's governmental audit work is subject to normal, recurring peer and state regulatory reviews. No adverse findings have resulted from those reviews. We received a *Pass* result, the highest possible result, in our most recent peer review and a copy has been included in section 2.15.

BROWNEDWARDS
certified public accountants

Report on the Firm's System of Quality Control

To the Partners of
Carr, Riggs & Ingram LLC
and the National Peer Review Committee

We have reviewed the system of quality control for the accounting and auditing practice of Carr, Riggs & Ingram, LLC (the "firm") applicable to engagements not subject to PCAOB permanent inspection in effect for the year ended June 30, 2019. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants (Standards).

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a System Review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The firm is responsible for designing a system of quality control and complying with it to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. The firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported in conformity with professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of the system of quality control and the firm's compliance therewith based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards,* including compliance audits under the Single Audit Act, audits of employee benefit plans, an audit performed under FDICIA, and an examination of a service organization (SOC 2 engagement).

As part of our peer review, we considered reviews by regulatory entities as communicated by the firm, if applicable, in determining the nature and extent of our procedures.

Your Success is Our Focus
319 McClanahan Street, S.W. • Roanoke, Virginia 24014-7705 • 540-345-0936 • Fax: 540-342-6181 • www.BEcpas.com

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of Carr, Riggs & Ingram, LLC, applicable to engagements not subject to PCAOB permanent inspection in effect for the year ended June 30, 2019, has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass, pass with deficiency(ies) or fail*. Carr, Riggs & Ingram, LLC has received a peer review rating of *pass*.

Brown, Edwards & Company, L.L.P.

CERTIFIED PUBLIC ACCOUNTANTS

Roanoke, Virginia
October 3, 2019

FLORIDA GOVERNMENT ENTITY CLIENTS

CRI's Governmental Clients in the State of Florida						
Services Provided	Total Number of Funds	Total Revenue	Annual Audit	Single Audit	CAFR Award	Various Consulting Services
County Government Clients						
Duval County/City of Jacksonville, Florida	51	$1.8B	X	X	X	
Flagler County, Florida	61	$186M	X	X	X	
Gilchrist County, Florida	31	$16M	X	X		
Holmes County, Florida	18	$16M	X	X		X
Jackson County, Florida	60	$40M	X	X		
Jefferson County, Florida	12	$25M	X	X		
Levy County, Florida	39	$41M	X	X		
Manatee County, Florida	45	$682M	X	X	X	
Pasco County, Florida	87	$762M	X	X	X	
Putnam County, Florida	52	$87M	X	X	X	
Sarasota County, Florida	210	$839M	X	X	X	
St. Johns County, Florida	99	$293M	X	X	X	
Sumter County, Florida	44	$102M	X	X		
Walton County, Florida	41	$110M	X	X	X	X
Washington County, Florida	92	$27M	X	X		
Alachua County, Florida	31	$270M	X	X	X	
Baker County, Florida	37	$29M	X	X		
Bay County, Florida	31	$199M	X	X	X	
Brevard County, Florida	38	$505M				X
Calhoun County, Florida	33	$25M	X	X		
Clay County, Florida	64	$130M	X	X	X	
Dixie County, Florida	30	$18M	X	X		
Municipal Government Clients						
City of Blountstown, Florida	7	$8.5M	X	X		
City of Callaway, Florida	6	$13M	X	X	X	
City of Chiefland, Florida	4	$4M	X	X		
City of Cocoa, Florida	19	$89M	X	X		
City of Cross City, Florida	2	$2M	X	X		
City of Daytona Beach, Florida	67	$93M	X	X	X	
City of Daytona Beach Shores, Florida	6	$17M	X			
City of Destin, Florida	6	$13M	X	X	X	
City of Fanning Springs, Florida	2	$4M	X	X		
City of Fellsmere, Florida	18	$5M	X	X		

City of Fort Lauderdale, Florida	N/A	N/A				X
City of Gainesville, Florida	86	$130M	X	X	X	
City of Green Cove Springs, Florida	6	$130M	X	X	X	
City of Groveland, Florida	4	$26M	X			
City of Gulfport, Florida	14	$17M	X		X	
City of Jacksonville/Duval County, Florida	51	$1.8B	X	X	X	
City of Maitland, Florida	16	$40M	X		X	
City of Marianna, Florida	6	$29M	X	X		
City of Melbourne, Florida/Melbourne Airport Authority, Florida	24	$159M	X	X	X	
City of Mount Dora, Florida	17	$17M				X
City of New Port Richey, Florida	10	$40M	X	X	X	
City of New Smyrna Beach, Florida	25	$80M	X	X	X	
City of Okeechobee, Florida	6	$6M	X			
City of Palatka, Florida	10	$18M	X	X	X	
City of Palm Bay, Florida	53	$113M	X	X	X	
City of Panama City Beach, Florida	11	$73M	X			
City of Port St. Lucie, Florida	43	$350M	X	X	X	
City of Rockledge, Florida	8	$26M	X			
City of Satellite Beach, Florida	9	$11M	X	X	X	
City of St. Augustine Beach, Florida	4	$13M	X	X		
City of Tallahassee, Florida	39	$678M	X	X	X	
City of Treasure Island, Florida	9	$15M	X		X	X
City of Webster, Florida	4	$1M	X	X		
City of West Melbourne, Florida	7	$20M	X		X	
City of Wildwood, Florida	5	$10M	X	X		
City of Yankeetown, Florida	2	$750K	X	X		
Town of Alford, Florida	2	$516K	X	X		
Town of Altha, Florida	3	$977K	X	X		
Town of Callahan, Florida	2	$1M	X	X		
Town of Cross City, Florida	2	$2M				
Town of Greenwood, Florida	2	$555K	X	X		
Town of Hastings, Florida	2	$1M	X	X		
Town of Howey-in-the-Hills, Florida	9	$2M	X	X		
Town of Indialantic, Florida	6	$3M	X			
Town of Indian River Shores, Florida	9	$7M	X			
Town of Inglis, Florida	3	$2M	X	X		
Town of Longboat Key, Florida	32	$24M	X	X	X	
Town of Orchid	1	$1M	X			X
Town of Welaka, Florida	2	$2M	X	X		
School District Clients						

Broward County Schools (IA)	N/A	$3.9B				X
Calhoun County School Board (IA)	6	$663K	X	X		
Florida Virtual School, Florida	13	$121M	X	X		
Manatee County School Board (I/A), Florida	N/A	$820M				X
Monroe County Public Schools (IA)	1	$3M	X			
Orange County Public Schools (IA)	1	$43M	X			
Okaloosa County District School Board	20	$269M	X	X		
Osceola County School District	N/A	N/A				X
St. Johns County Public Schools, Florida	20	$11M	X			
Pinellas County School District	20	$1,098M	X	X		
Pasco County School District	20	$743M	X	X		
Polk County School District, Florida	N/A	N/A				X
Santa County School District School Board	N/A	N/A				X
Seminole County School District, Florida	N/A	N/A				X
St. Lucie County School District (IA)	1	$7M	X			X
Walton County School Board (IA)	9	$2M				X
Volusia County School District IA)	1	$6M	X			
Other Government Clients						
Citizens Property Insurance Corporation	1	$2B	X			
Destin Fire Control District, Florida	2	$6M	X			
Florida Prepaid College Board, Florida	4	$40M	X			X
Florida State Fair Authority, Florida	1	$17M	X			
Florida State University School, Inc., Florida	4	$14M	X			
Indian River Mosquito Control District	4	$4M	X			
Lakewood Ranch Stewardship District	3	$33M	X			
Melbourne-Tillman Water Control District	1	$2M	X			
Mid Bay Bridge Authority, Florida	1	$18M	X			
Miami-Dade Airport Department, Florida	N/A	N/A	X			
Sebastian Inlet District Council, Florida	1	$2M	X			
Space Florida, Florida	1	$26M	X	X		
St. Augustine - St. Johns City Airport Authority, Florida	1	$3M	X	X		
St. Johns County Housing Finance Authority	1	$2M	X			
St. Johns County Industrial Dev. Authorit	1	$100K	X			
Trailer Estates Fire Control District, Florida	1	$100K	X			
VISIT Florida, Florida	1	$90M	X	X		X

RELEVANT EXPERIENCE/REFERENCES

CRI delivers a depth of resources that ensures our understanding of your challenges and innovative solutions for overcoming them. We parlay this vast experience and derived best practices into proven solutions that benefit you. Below we share specific, relevant client references; we encourage you to consult with them.

RELATIONSHIP	TIMELINE	SERVICE DESCRIPTION	RELEVANT POINTS TO CONSIDER
Pasco County, FL 38053 Live Oak Ave Ste 205 Dade City, FL 33523 Manny Long-Finance Director 352.521.4581 mlong@pascoclerk.com	2017 – Present	Audit Single Audit CAFR & PAFR Review Attestation Reports Audit includes multiple CRAs	• Client service experience • Dramatically improved the timeliness of audit completion from prior auditor • Responsiveness to client needs
City of Largo 201 Highland Ave. N Largo, FL 33770 Kimball Adams-Finance Director 727.587.6747 kadams@largo.com	2012 – Present	Audit Single Audit EMS Certification Separately opine on Largo CRA	• Data Analytics Services • Examination of procedures in accordance with Pinellas County Regulations • Responsiveness to client needs
City of Gulfport 2401 53rd Street S Gulfport, FL 33707 Cheryl Hannafin-Finance Director 727.893.1014 channafin@mygulfport.us	2010 - Present	Audit Single Audit Audit includes 3 CRAs	• Financial Statement Audit • Single Audit • Responsiveness to client needs

David Alvarez

Engagement Partner

dalvarez@CRIcpa.com
727.324.1232
813.846.3949 (mobile)

Representative Clients

- City of Largo, FL
- City of Treasure Island
- City of Gulfport, FL
- Pasco County, FL
- Sarasota County, FL
- Manatee County, FL
- Sumter County, F
- Lee County Mosquito Control District
- Lee County Hyacinth Control District
- District School Board of Pasco County
- District School Board of Pinellas County
- Florida State Fair Authority
- AMIKids Inc.

Past Clients

- Pinellas County
- Hernando County
- City of Tampa, FL

Experience

David has been in public accounting for 15 years. His first 5 we were with KPMG before joining CRI for the last 10. David has experience working with some of the most complex government, non-profit, and public traded companies in the Bay Area.

David is an instructor for CRI's firm wide CPE week and serves on the Quality Control Committee for our government/non-profit industry line. He's conducted numerous speaking engagements for the FGFOA, FICPA and universities throughout Florida. David is a member of the FICPA committees for State and Local Governments, and Policies and Auditing Standards.

David sits on the Florida Holocaust Museum board of directors and is also a member of Leadership Tampa Bay class of 2020.

Education, Licenses & Certifications

- Masters of Accountancy, University of South Florida
- BS, Accounting, Florida State University
- Certified Public Accountant
- Certified Valuation Analyst
- Chartered Global Management Accountant

Professional Affiliations

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- Government Finance Officers Association (GFOA)
- Florida Government Finance Officers Association (FGFOA)

Rob Lemmon, ACA

Quality Control Review Partner

rlemmon@CRIcpa.com
352.548.3645

Representative Clients

- City of Jacksonville, FL
- Pasco County, FL
- Sumter County, FL
- Clay County, FL
- Dixie County, FL
- Gilchrist County, FL
- St. John's County, FL
- Flagler County, FL
- Alachua County, FL
- Nassau County, FL
- City of Gainesville, FL
- City of Wildwood, FL
- Howey in the Hills, FL
- Town of Callahan, FL
- Town of Cross City, FL
- Town of Inglis, FL
- JEA
- Gainesville Regional Utilities
- Cedar Key Water & Sewer District
- Big Bend Water Authority
- University of California, Irvine

Experience

Rob has worked as an auditor for 12 years. Before joining CRI, he spent 7 years working with PwC gaining experience in various sectors performing annual audits and quarterly reviews for publicly listed entities, private companies, non-profit entities and governmental entities. Rob worked for PwC at their London, Bermuda and Los Angeles offices. He is proficient in US and UK GAAP as well as IFRS.

Rob has conducted a large volume of Single Audits for governmental and non-profit entities and has been selected by CRI to serve as a Single Audit Specialist and Engagement Quality Control Reviewer for the firm. He has also performed and overseen testing of internal controls, under section 404 of the Sarbanes-Oxley Act, and audits for publicly listed clients.

Since joining CRI, Rob has expanded his specialty for Governmental auditing and Single Audit compliance testing and has led a number of large City and County audits. He has also conducted training sessions of Governmental Accounting Standard updates and audit quality initiatives and has presented at FGFOA Chapter meetings. He also serves as an expert CAFR reviewer for the GFOA's Certificate of Achievement for Excellence in Financial Reporting Program.

Education

- BA, Accounting, University of Newcastle on Tyne, England
- CPA examinations - passed

Professional Affiliations

- Institute of Chartered Accountants in England and Wales
- Florida Institute of Certified Public Accountants

David Mills

IT Audit Partner

dmills@CRIcpa.com
334.437.8332

Representative Clients

- City of Port Orange
- City of Troy, Alabama
- City of Largo, Florida
- City of Tallahassee
- City of Huntsville Utilities, Alabama
- Alachua County, Florida
- City of Gainesville
- Clay County, Florida
- Pinellas County School District
- St. Johns County, Florida
- Holmes County, Florida
- Walton County, Florida
- Leon County Schools, Florida
- St. Johns River Water Management District
- Flagler County, Florida
- Jefferson Parrish Schools, Louisiana
- Tangiapihoa Parrish Schools, Louisiana

Experience

David has more than 20 years of IT experience. His specialties include IT compliance/audit, IT security, risk analysis, disaster recovery, network design, installation, and implementation. David's accomplishments include IT assessments/audits for Sarbanes compliance; Health Insurance Portability and Accountability Act; Gramm Leach Bliley; Federal Financial Institutions Examinations Council; SOC 1, 2 & 3; and the Bank Secrecy Act. David served as an IT liaison for many education and government agencies.

David has designed, configured, and installed complete IT systems for large and medium size local and state government, education, financial, legal, medical, and manufacturing entities. David has served on the faculty of Troy University as an Adjunct Professor, a speaker and instructor for groups and associations such as the AICPA IT Executive Committee and Florida Tax Collectors Association.

Education, Licenses & Certifications

- Bachelors, Physics, TROY University
- Masters, TROY University
- Certified Information Systems Auditor

Professional Affiliations

- American Institute of Certified Public Accountants (AICPA)
- Florida Society of Certified Public Accountants
- Certified in the Governance of Enterprise IT
- Certified Information Systems Auditor

John Brielmaier

Audit Manager

jbrielmaier@CRIcpa.com
727.324.1247

Representative Clients

- District School Board of Pinellas County
- District School Board of Pasco County
- Pasco County Government
- City of Largo, Florida
- Lee County Mosquito Control District
- Lee County Hyacinth Control District
- AMIkids, Inc.
- Carlton Manor, Inc.
- Operation PAR, Inc.
- Clearwater Marine Aquarium
- City of Cape Coral – Special Project for Internal Audit Department

Experience

John is entering his 8th year in public accounting, all with Carr, Riggs, & Ingram. He is a rising star on our team focusing primarily on government and large non-profit engagements. John has extensive experience and training in yellow book, GASB, and single audit.

As an audit manager, John is responsible for preparing the preliminary audit plan, being on-site to oversee all testing, and supervising all senior and staff level accountants. He also is involved in testing of the highest risk/most complex areas of the audit.

John is also on the Board of Directors of Creative Pinellas, Inc as well as the Tampa Bay Community Development Corporation.

Education, Licenses & Certifications

- BS, Accounting, University of South Florida
- Certified Public Accountant (CPA) - Florida
- Certified Information Technology Professional (CITP)
- Certified Information Systems Auditor (CISA)

Professional Affiliations

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- Information Systems Audit and Control Association (ISACA)

Trisha Alcala

Supervising Senior

talcala@CRIcpa.com
727.324.1236

Representative Clients

- District School Board of Pinellas County
- District School Board of Pasco County
- Pasco County Property Appraiser
- Pasco County Sheriff's Office
- Pasco County Supervisor of Elections
- Florida State Fair Authority
- City of Treasure Island, Florida
- City of Gulfport, Florida
- City of Largo, Florida

Experience

Trisha is in her 6th year of public accounting, all with CRI. Trisha has been involved with several types of audit engagements for clients in industries including governmental entities, not-for-profit and for-profit clients and healthcare.

As a senior level accountant, Trisha is responsible for fulfilling components of the engagement required for completion. She is currently working towards obtaining the CPA license.

Education, Licenses & Certifications

- BS, Accounting, University of Tampa
- MBA, MS Accounting, University of Tampa
- Actively sitting for CPA Exam

Kristen Akel, CPA

Audit Staff

kakel@CRIcpa.com
727.324.1240

Representative Clients

- Pasco County BOCC
- Pasco County Sheriff's Department
- Pasco County Property Appraiser
- Pasco County Supervisor of Elections
- District School Board of Pasco County
- District School Board of Pinellas County
- City of Largo, Florida
- City of Gulfport, Florida
- City of Treasure Island, Florida

Experience

Kristen is approaching 3 years with CRI. She started as an intern and was hired to the audit team after obtaining her Master's degree. Kristen has been working on government engagements in a staff accountant capacity and brings outstanding knowledge of federal and state programs.

Education, Licenses & Certifications

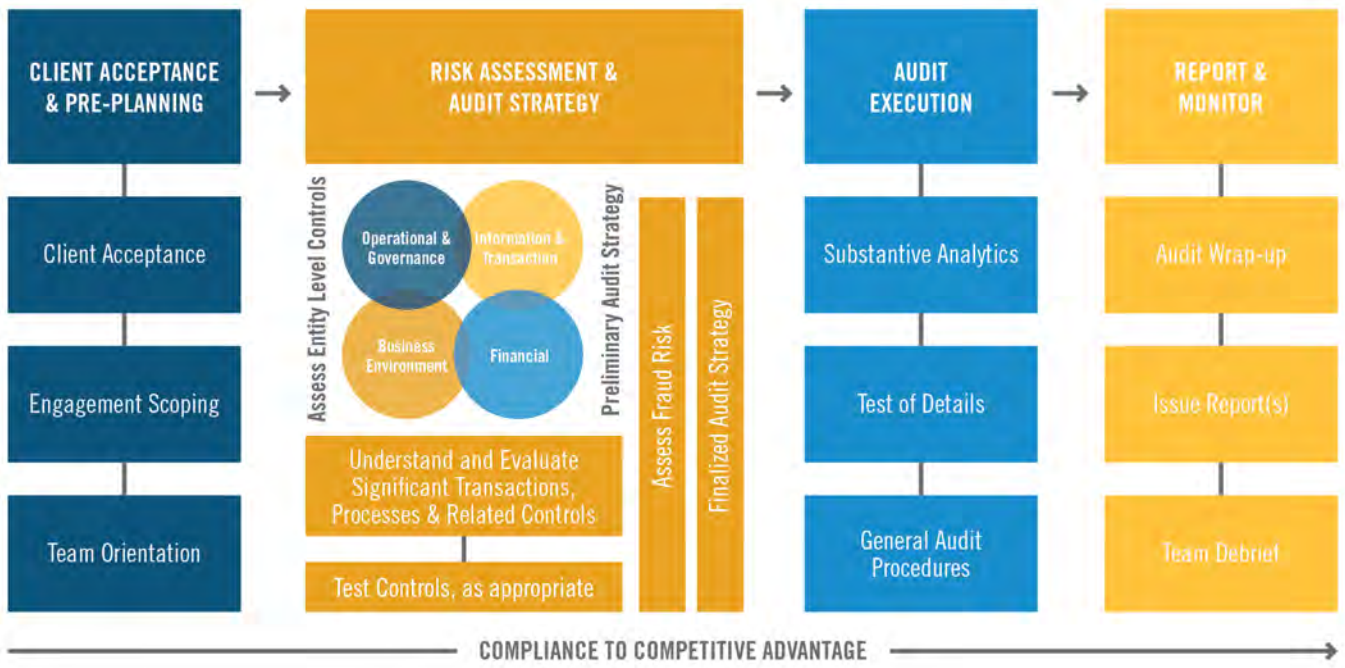
- Masters, Accounting, North Carolina State University
- BS, Accounting, Saint Leo University
- Certified Public Accountant

Professional Affiliations

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)

CRI AUDIT APPROACH

Our audit approach is a four stage approach, as depicted in the summary below. Our client acceptance and risk assessment procedures occur during detailed conversations and observations with your team. The results of those procedures allow us to tailor an audit program to your specific risks and needs. We then execute the audit, report the results, and evaluate continuous improvement opportunities for ongoing service and benefit to you.



LEVEL OF STAFF AND NUMBER OF HOURS ASSIGNED TO EACH SEGMENT OF THE ENGAGEMENT

STAFF LEVEL	CLIENT ACCEPTANCE/PRE-PLANNING	RISK ASSESSMENT/ AUDIT STRATEGY	AUDIT EXECUTION	REPORT/MONITOR	HOURS
Partner	1	4	6	3	14
Manager		4	10	3	17
Supervisory		8	30	3	41
Staff		8	30		38
Total	1	24	76	9	110

STAGE 1: CLIENT ACCEPTANCE & PRE-PLANNING

- Perform client acceptance procedures.
- Collaborate with management to agree to expectations and scope.
- Assign appropriate staff based on client needs and assessed risk.

STAGE 2: RISK ASSESSMENT & AUDIT STRATEGY

- Interview client personnel and others to understand client-specific objectives and risks.
- Assess following aspects of the organization for their impact on the audit plan:
  - environmental and other external risks,
  - management's fraud and IT risk assessment models,
  - entity level controls including:
    - control environment
    - risk assessment,
    - information and communication,
    - and monitoring controls.
  - IT General Computer (ITGC) controls, such as
    - IT Environment
    - Developing and Delivering IT, and
    - Operating and Monitoring IT.
- Determine materiality.
- Develop and document our understanding of and/or reliance on:
  - linkage of financial statements to:
    - significant transactions,
    - processes,
    - IT systems, and
    - related controls,
  - existence of/reliance on SOC entities and their reports,
  - internal audit, and
  - specialists (e.g. valuation, pension costs, etc.).
- If elected, test controls including ITGC, through a mix of:
  - inquiry,
  - observation
  - examination, and
  - re-performance.
- Perform preliminary analytical procedures.
- Finalize risk assessments and develop a final audit strategy.

STAGE 3: AUDIT EXECUTION

- Where possible to test as efficiently as possible:
  - develop detailed analytical procedures to use as substantive tests (benefit = reducing tests of details): Examples include:
    - ratio analysis,
    - regression analysis,
    - trend analysis,
    - predictive tests, or
    - reasonableness test,
  - utilize Computer-Assisted Audit Techniques (CAATs) (benefit = automation of testing for more coverage and less disruption to the client), and
  - perform targeted testing (also known as "coverage" testing) to test large portions of account balances (benefit = more coverage with smaller selections).
- Perform tests of details, including sampling.
- Perform general audit procedures such as tests related to:
  - commitments and contingencies,
  - legal letters,
  - management representations,
  - reviews of Board minutes,
  - related party transactions,
  - debt covenants, and
  - going concern.
- Perform other tests for compliance such as Yellow Book or Single Audit tests.

STAGE 4: REPORT & MONITOR

- Continually monitor throughout the audit - providing feedback as agreed during scoping.
- Conclude the audit (i.e. issue opinions and reports).
- Develop and present:
  - reports,
  - required communications,
  - management letter comments, and
  - other audit-related deliverables.
- Perform debriefings to identify opportunities for improvement with our:
  - engagement team, and/or
  - client's team.

SINGLE AUDIT APPROACH

CRI's approach to Single Audits has proven to be highly efficient and effective and this has led to CRI earning the **Single Audit Resource Center (SARC) Award for Excellence in knowledge, value, and overall client satisfaction**.

The steps in the single audit are very similar to those in the financial statement audit in that they focus on risk assessment, followed by the testing of transactions and controls, and are concluded with communication of the results and financial reporting. Below we have summarized the specific steps taken in our single audit approach:

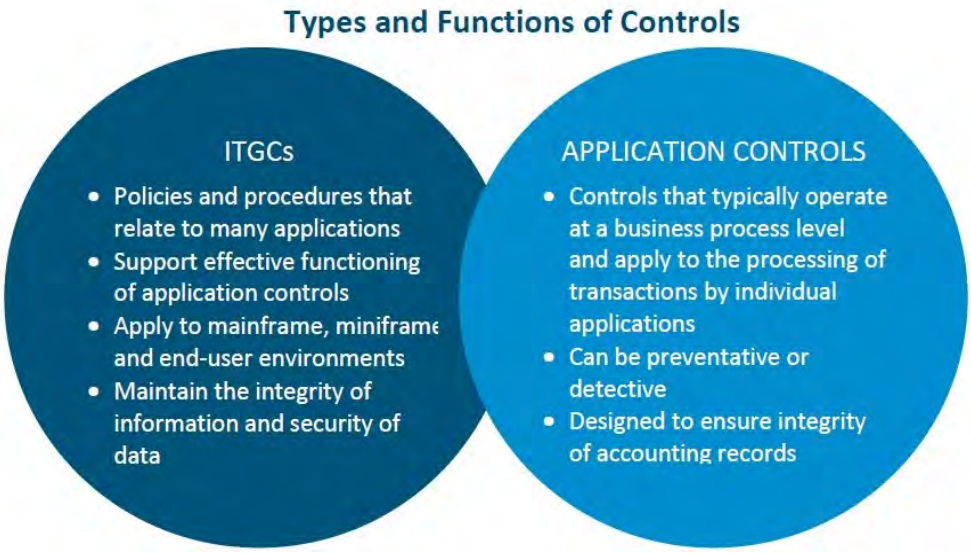
- Obtain the Schedule of Expenditures of Federal Awards (SEFA) and the Schedule of Expenditures of State Financial Assistance (SESA) (if applicable),
- Check the SEFA and SESA for accuracy and reconcile them to the underlying financial records,
- Following the Federal and State requirements we utilize our highly-efficient, internally-generated tools to assist us in determining and documenting which grants are to be tested,
- For each grant being tested, we perform a risk assessment to determine which compliance requirements are direct and material and in-scope for testing,
- We perform inquiries with management and observation of processes to establish the controls over compliance which are in place over each direct and material compliance requirement,
- For a sample of items we perform efficient, dual-purpose testing to gain comfort over both the operating effectiveness of controls and compliance with the direct and material requirements,
- Results of the testing procedures are reviewed and any possible findings are investigated to determine the most appropriate way to report them, and
- Once all procedures are complete, the single audit reports are issued.

The impact of **IT will be considered carefully** during our evaluation of internal control over financial reporting due to the unique risks. The controls which mitigate these risks are important because of their pervasive effect on the reliability, integrity, and availability of processing relevant data. Our IT approach will be led by the audit manager for this engagement, John Brielmaier. John is a certified information systems auditor (CISA) and certified information technology professional (CITP) which makes him extremely qualified to lead the IT portion of this engagement. As he is also a CPA and will lead the regular audit procedures we effectively integrates the IT and regular audit portions of the project.

IT risks and controls will be evaluated and tested from the top down as follows:

1. IT General Controls (ITGCs) typically impact multiple applications in the technology environment and prevent certain events from impacting the integrity of processing data. **Computer operations, physical and logical security, program changes, systems development, and business continuity** are examples of processes where general IT controls reside. These IT controls are pervasive because they can have an impact on the County's achievement of financial reporting objectives germane to many of its processes.

2. Application controls are more specific to individual processes. These controls include policies and procedures designed and implemented in the applications and data. They also include so called programmed controls within the applications that perform specific control related activities, such as computerized edit checks of input data, numerical sequence checks, validation of key fields, and exception reporting and related follow-up on exceptions. Our evaluation and testing of the impact of IT will also consider outsourcing situations. When all or part of the IT function or any significant transaction processing is outsourced, it does not alter the County's responsibility to assess controls over processing that is significant to the accounting systems and controls. IT and other control issues exist regardless of whether transaction processing takes place internally or externally. The County must evaluate the controls over the process activities and applications that are critical to the County's internal control over financial reporting. This evaluation must be directed to (1) processes and applications that the County operates, and (2) processes and applications that the County outsources to external service providers.



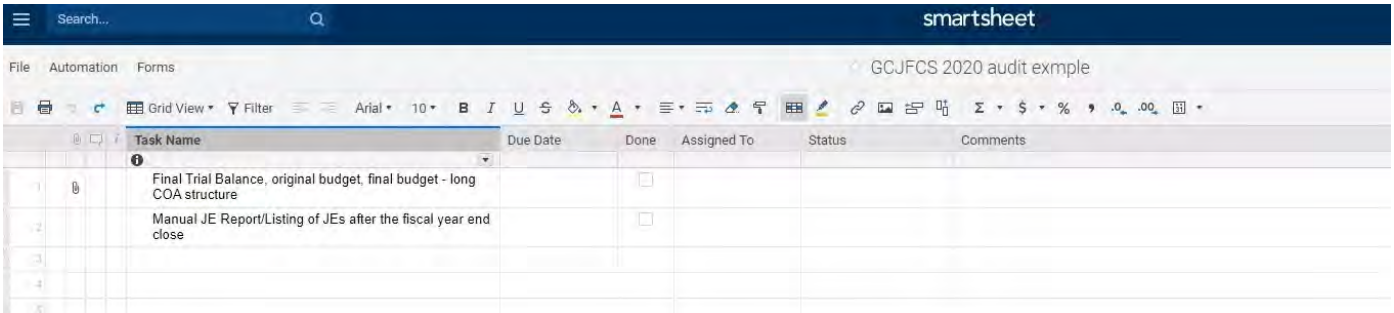
COMMUNICATION AND COORDINATION

Consistent communication is a key to the smooth and timely completion of the audit and delivery of the final reports. By ensuring consistent **communication and partner involvement**, we are in a better position to respond to your issues timely and efficiently. Below is a summary of the steps we take to ensure we maintain excellent communication:

- **Preliminary meeting with the audit team and management** of the Board of County Commissioners and each Constitutional Officer to outline our plan for success, including discussion of the Provided by Client "PBC" listing and audit schedule.
- Status tracking of the audit is maintained in the **Smartsheet dashboard** as described below.
- **Partners will be on-site weekly** during the testing period and they will have update meetings with management to answer questions and provide information on any key matters or potential findings that may have arisen. These weekly meetings have been very successful in ensuring "no surprises" at the end of the audits for our clients.
- We pride ourselves on being **responsive to calls and emails** and you can expect quick response to any questions.
- **Exit conference** to summarize and discuss the results of our procedures with management
- Ongoing support includes **communication throughout the year** to address questions from the County. We aim to be proactive in communicating to you any matters that may have an impact on the County. These are typically related to future accounting pronouncements or changes in compliance requirements.

DOCUMENT SHARING SYSTEM (SMARTSHEET)

CRI utilizes technology to provide for a "near paperless" audit. In addition to more traditional means of communication such as email, **CRI uses Smartsheet** to request, receive, and communicate in reference to documents, schedules and reports. Smartsheet is an **encrypted collaboration website used to share documents and manage the audit process**. On its face, the client "workspace" will look similar to a spreadsheet, making it intuitive to navigate. See the snip below for an example of Smartsheet. We create our entire document request listing in this tool which allows us to collaborate on due dates for each item and for the DDB to assign items to specific staff members. Functionality allows for drag and drop of files to each row and then a paperclip will appear for that row to show a document has been provided for that request. CRI and management would then be aware of dates when items were provided and CRI would know at all times what documents relate to each request, which could be challenging if documents are provided only through email or a standard portal. This functionality keeps us both accountable and able to quickly review status of requests and and also **prevents duplicate requests** being made by the audit team. Smartsheet is also used throughout the audit to track progress and this can be monitored by the County. On the following page is an example of a status tracking dashboard which will be utilized to allow for progress to be monitored.



YOUR SERVICES & FEES

We value creating mutually rewarding, long-term relationships with our clients. Our goal is to provide high quality, responsive service that yields returns far greater than your investment in our professional fees. Please find below our proposal of fees to provide the requested services for the upcoming fiscal years.

SERVICE	CRI FEES 2020	CRI FEES 2021	CRI FEES 2022	CRI FEES 2023	CRI FEES 2024
Perform external audit services in accordance with auditing standards generally accepted in the United States of America (GAAS)	$8,000	$8,500	9,000	$9,000	$9,000
CAFR Preparation	$1,000	$1,000	$1,000	$1,000	$1,000
Totals	$9,000	$9,500	$10,000	$10,000	$10,000

If the DBB requires a single audit in any year under contract the cost for the single audit portion of the engagement would be an additional $4,000 for each year a single audit is required.

If the DBB requests additional services outside of this proposal, professional fee hourly rates are as follows, but may be negotiated depending on the project request:

CLASSIFICATION	HOURLY RATE
Partner	$400
Manager	$300
Senior	$190
Staff	$140
IT Specialist	$250
Fraud Specialist	$250

Our professional fees are based on the key assumptions that City of Clearwater Downtown Development Board will:

- Ensure that the predecessor's work papers will be made available for timely review.
- Make available documents and work papers for review at City of Clearwater Downtown Development Board's headquarters location, although we may choose to review at alternate locations.
- Prepare certain schedules and analyses and provide supporting documents as requested.
- Assist us in obtaining an understanding of the accounting systems of City of Clearwater Downtown Development Board.
- Not experience a significant change in business operations or financial reporting standards.

ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 05/07/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER 1-847-385-6800
Edgewood Partners Insurance Center
Lemme, a division of EPIC
111 West Campbell
4th Floor
Arlington Heights, IL 60005

CONTACT NAME: Cathy Kuehl
PHONE (A/C, No, Ext): 847-385-6800 FAX (A/C, No):
E-MAIL ADDRESS: PSGCerts@lemme.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A: Scottsdale Ins Co and various insurers	
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	
INSURER F:	

INSURED
Carr, Riggs & Ingram, LLC
901 Boll Weevil Circle, Suite 200
Enterprise, AL 36330

COVERAGES CERTIFICATE NUMBER: 59221449 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$
	CLAIMS-MADE / OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$
	POLICY / PRO-JECT / LOC						PRODUCTS - COMP/OP AGG	$
	OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB / OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB / CLAIMS-MADE						AGGREGATE	$
	DED / RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER STATUTE / OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N (Mandatory in NH)	N / A					E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	Professional Liability			HWS0000086	08/07/19	08/07/20	Each Claim	1,000,000
							Aggregate	1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

Clearwater Downtown Development
100 S. Myrtle Avenue
Clearwater, FL 33756-5520
USA

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE
CKuehl

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ACORD 25 (2016/03) The ACORD name and logo are registered marks of ACORD
Karen.Niesman@lemme.com_LEM
59221449

CARRR-2 OP ID: JR

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 05/07/20

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Whittaker-Warren Insurance 334-347-2631
P.O. Box 311283 334-393-2345
Enterprise, AL 36331
Forrest J. Warren

CONTACT NAME: Jennifer Reynolds
PHONE (A/C, No, Ext): 334-347-2631 FAX (A/C, No): 334-393-2345
E-MAIL ADDRESS: jennifer_whittakerwarren@centurytel.net

INSURED Carr, Riggs, & Ingram, LLC
P.O. Box 312044
Enterprise, AL 36331

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Continental Casualty Company	20443
INSURER B : Continental Insurance Company	35289
INSURER C : American Casualty Company of	20427
INSURER D :	
INSURER E :	
INSURER F :	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	GENERAL LIABILITY X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO-JECT X LOC			6045711126	01/07/20	01/07/21	EACH OCCURRENCE	$	1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$	500,000
							MED EXP (Any one person)	$	15,000
							PERSONAL & ADV INJURY	$	1,000,000
							GENERAL AGGREGATE	$	2,000,000
							PRODUCTS - COMP/OP AGG	$	2,000,000
							Emp Ben.	$	1,000,000
C	AUTOMOBILE LIABILITY X ANY AUTO ALL OWNED AUTOS / SCHEDULED AUTOS HIRED AUTOS / NON-OWNED AUTOS			6045711112	01/07/20	01/07/21	COMBINED SINGLE LIMIT (Ea accident)	$	1,000,000
							BODILY INJURY (Per person)	$	
							BODILY INJURY (Per accident)	$	
							PROPERTY DAMAGE (Per accident)	$	
								$	
B	X UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS-MADE DED X RETENTION $ 10000			6045711143	01/07/20	01/07/21	EACH OCCURRENCE	$	20,000,000
							AGGREGATE	$	20,000,000
								$	
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		6045689709	12/31/19	12/31/20	X WC STATU-TORY LIMITS / OTH-ER		
							E.L. EACH ACCIDENT	$	1,000,000
							E.L. DISEASE - EA EMPLOYEE	$	1,000,000
							E.L. DISEASE - POLICY LIMIT	$	1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Office Location: 3000 Bayport Drive, Suite 500, Tampa, FL 33607

CERTIFICATE HOLDER CLEARWD

Clearwater Downtown
Development Board
100 S Myrtle Avenue
Clearwater, FL 33756-5520

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Forrest J. Warren

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