

GRATIOT COUNTY BOARD OF COMMISSIONERS

**RESOLUTION TO AUTHORIZE AN AGREEMENT FOR AN AUDIT OF
INTERNAL CONTROLS AND ACCOUNTING PROCEDURES**

**RESOLUTION NUMBER 26-368
ADOPTED FEBRUARY 17, 2026**

WHEREAS leadership changes in the past year led to a fresh review of internal financial controls and accounting practices; and

WHEREAS it was determined that the County lacked detailed, written internal control procedures to guide accounting practices; and

WHEREAS the purpose of the special internal control audit is to ensure that operating procedures including all internal controls and accounting practices are being followed and that all expenditures of County funds are made in accordance with laws, regulations, and County policy; and

WHEREAS the County Administrator solicited and received proposals for an audit of internal controls and accounting practices per a Request for Proposals – Project No. 01-26; and

WHEREAS 12 proposals meeting all necessary qualifications, specifications and requirements were received; and

WHEREAS, the accounting firm Maner Costerisan submitted the most responsive and responsible proposal for an audit of internal controls and accounting practices.

THEREFORE, BE IT RESOLVED that the Gratiot County Board of Commissioners accepts the proposal submitted by Maner Costerisan to perform an audit of internal controls and accounting practices at a total cost not to exceed \$40,000.00 for work assigned consistent with the Request for Proposals.

BE IT FURTHER RESOLVED the County Administrator is authorized and directed to make necessary budget adjustments associated with this project, and the Chairperson of the Board of Commissioners is authorized to sign any necessary contracts/documents consistent with this resolution.

The resolution set forth was offered by Commissioner _____ and supported by
Commissioner _____.

A vote was thereupon taken on the foregoing resolution and the voter for such resolution was as follows:

AYES: _____

NAYS: _____

A majority of the members-elect having approved such resolution deems the resolution APPROVED.

STATE OF MICHIGAN)
)ss
COUNTY OF GRATIOT)

I certify that the foregoing is a true and accurate copy of the resolution adopted by the Gratiot County Board of Commissioners, that such resolution was duly adopted at a regular meeting held on the 17th day of February 2026, and that notice of such meeting was given as required by law.

Angie Thompson, Gratiot County Clerk



Gratiot County Administrator

214 E. Center Street

Ithaca, MI 48847

(989) 875-5282 • tdolehantyt@gratiotmi.com

Internal Financial Controls Audit: Project No. 01-26 Bid Tabulation

The following firms provided responses to the internal financial controls RFP (Project No. 03-25) at the amounts indicated:

<u>Firm</u>	<u>Amount</u>	<u>Response Date</u>
Maner Costerisan Lansing, MI	\$ 40,000.00	February 3, 2026; 10:59 AM
Eide Bailly Minneapolis, MN	\$ 45,800.00	February 3, 2026; 10:48 AM
65th North Group Las Vegas, NV	\$ 47,135.00	February 2, 2026; 8:27 AM
Clifton Larson Allen Maumee, OH	\$ 48,340.00	February 2, 2026; 3:01 PM
BDMP Assurance Portland, ME	\$ 49,416.00	February 3, 2026; 8:20 AM
Baker Tilly Southfield, MI	\$ 49,950.00	February 2, 2026; 11:06 AM
Rehmann Saginaw, MI	\$ 56,375.00	February 3, 2026; 10:07 AM
Blue & Company Bingham Farms, MI	\$ 56,750.00	February 2, 2026; 3:55 PM
Business & Financial Management Solutions Austin, TX	\$ 78,291.20	February 3, 2026; 9:23 AM
Intrinz Fishers, IN	\$ 86,400.00	February 3, 2026; 7:27 AM
Andrews Hooper Pavlik Midland, MI	\$ 73,500.00 – \$ 90,000.00	February 3, 2026; 10:20 AM
Plante Moran Southfield, MI	\$ 98,000.00	February 3, 2026; 10:56 AM



PROPOSAL TO PROVIDE
FINANCIAL CONTROLS AUDIT

GRATIOT COUNTY

Submitted by:



Lansing Location:
2425 E. Grand River Avenue, Suite 1
Lansing, Michigan 48912

Grand Rapids Location:
2851 Charlevoix Drive, Suite 330
Grand Rapids, Michigan 49546

Date Submitted:

February 3, 2026

Cover Letter

TO

Gratiot County Board & Management
Gratiot County, MI

FROM

Bethany Verble
Senior Manager
Maner Costerisan
bverble@manercpa.com
517-999-5816

February 3, 2026

Gratiot County Management & Board Members,

Maner Costerisan is pleased to present this proposal to support Gratiot County in strengthening its operations and governance. Our work will include a financial controls audit, the development of prioritized recommendations, and engagement with staff and board members to ensure alignment around the established shared goals. This project provides an opportunity to reinforce sound practices, explore areas for improvement, and enhance collaboration among leadership. We commend the Board for considering these services which, while not required, offer great potential for enhancement at the organization.

We view this type of review as a best practice—one that all public entities should undertake periodically to ensure their systems remain responsive to community needs, adaptable to change, and fiscally sound over time.

Our methodology follows a continuous improvement cycle—beginning with understanding and assessment, progressing through actionable recommendations, and culminating in implementation and monitoring to ensure that the organization is operating at its full potential.

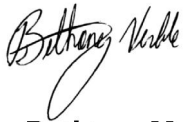
Our goal is to help Gratiot County uncover time savings, reduce risk, and strengthen day-to-day operations. Our review will help identify tangible ways to save time, reduce manual processes, improve reporting to the Board, and ensure continued compliant practices.



Why We Believe We Are the Best Qualified

- **Extensive Experience:** With over 250 governmental clients, our team brings deep knowledge of municipal operations—combining experience as auditors, consultants, finance directors, and municipal managers. We go beyond planning documents to deliver customized, practical solutions built on data, resource alignment, and a clear understanding of daily realities.
- **Expert Team:** Our professionals bring hands-on experience in local government, governance best practices, financial planning, and risk management. Their background in facilitation, training, and strategic planning enables us to deliver thoughtful, well-rounded solutions.
- **Tailored Approach:** We are committed to delivering a comprehensive analysis that addresses the entirety of the project's scope without exception. Our approach is designed to critically evaluate the existing controls and processes, identify gaps provide actionable solutions.

We look forward to assisting Gratiot County with this important organizational review and are committed to helping the organization strengthen its systems and processes to support continued success and ensure that the organization remains vibrant, resilient, and well-positioned for the future.



Bethany Verble
Senior Manager

Approach and Methodology

This engagement provides Gratiot County with the opportunity to assess its current operations and financial practices, identify areas for improvement, and implement changes that strengthen organizational effectiveness and support long-term sustainability.

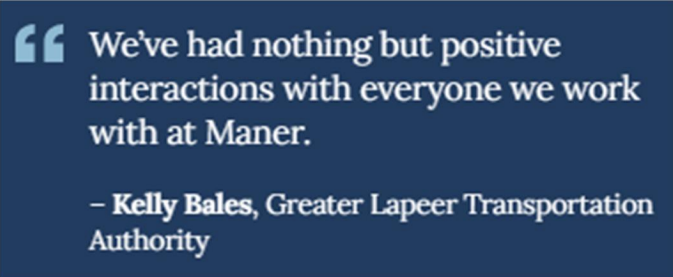
Throughout the project, our team will collaborate closely with leadership, maintain open lines of communication, and tailor recommendations that reflect Gratiot County’s unique context and priorities. The following sections provide a detailed outline of the review process, areas of focus, and deliverables that will guide this work.

Our process follows a structured, step-by-step approach rooted in best practices for operational and financial review. It begins with building a clear understanding of the organization’s current state, identifying key issues, and conducting a thorough assessment. From there, we develop prioritized recommendations, support implementation, and establish practices that allow for continued monitoring and refinement over time. This method ensures the work not only results in meaningful insights but also supports long-term success and accountability.

Review and Analysis of Current

Processes & Procedures:

- ❖ Maner Costerisan will conduct a thorough review of Gratiot County’s existing organizational and financial structures, with particular attention to alignment with statutory requirements, operational efficiency, and internal controls.
- ❖ Our review will be informed by review of current process documents, the general ledger, current technology utilized by the organization, and individual interviews with staff and board members.
- ❖ We will also:
 - Analyze disbursements, credit card transactions, and journal entries during the years of 2020 – 2025.
 - Analyze vendor selection, usage, and compensation during the years of 2020 – 2025.
 - Analyze the compensation and benefits during the years of 2020 – 2025.
 - Test of any above identified transactions.
- ❖ We will highlight any gaps in compliance or operational capacity and offer targeted, practical strategies to address them. Our customized priority matrices will ensure that the organization effectively implements all recommendations, reducing risk across the organization.
- ❖ The outcome will be a clear, evidence-based understanding of the organization’s current processes and opportunities to strengthen controls and efficiencies. This work directly supports the organization’s fiduciary responsibility to its residents and its obligation to steward public resources wisely.



“ We’ve had nothing but positive interactions with everyone we work with at Maner.

– Kelly Bales, Greater Lapeer Transportation Authority

Approach and Methodology

Communication and Reporting:

- ❖ Our findings and analyses will be communicated through clear, interpretable graphs, charts, and reports, ensuring accessibility to all Gratiot County residents and officials. This will include process maps for key processes, customized draft policies, and narrative recommendations, with proposed software options to implement, where applicable.
- ❖ We will provide a draft to management and the Board and meet with both to walk through each of the recommendations, answer questions, and ensure that the team feels confident implementing the recommended changes.
- ❖ Deliverables will include a comprehensive report of all of the items noted above and a presentation to the Board summarizing key findings and recommendations. A typical report includes the following:
 - Executive Summary
 - Internal Control & Efficiency Matrix to prioritize implementation (an example of which is included in the initial presentation).
 - Narrative and process maps which detail current processes and recommendations for improvement, as well as the benefit of the recommendation's implementation.
 - These recommendations vary from organization to organization, but often include accounts payable automation, reallocation of certain tasks to enhance internal controls, ways to leverage current software, etc. In instances where we identify the current software as being unable to support the long-term needs of the organization, we will also provide recommended software as part of the report.
 - Report on any transactions identified during analysis
 - Draft policies and procedures, which correspond to the recommendations. These may be policies the organization does not currently have, but we would recommend or may be proposed modifications to the current policies in place.

"The Maner team was very helpful as we were looking to streamline processes and move to an electronic format. The new system improved the recording of expenses, online posting of deposits, and journal entries. This made the process faster and significantly reduced paper flow."

**-David Jones, Assistant Superintendent
Brighton Area Schools**

Experience and Expertise

Maner Costerisan has more than a century of experience in looking toward the future. We've learned a lot over the last 100-plus years, growing from a small, local firm serving mid-Michigan in the early 1900s to one of Accounting Today's Top Regional Firms (2021 to 2025), employing nearly 200 team members.

Our growth and success are directly connected to our strong relationships with our clients. We listen to their problems and help solve them.

We begin every business relationship by immersing ourselves in your goals, obstacles, and opportunities. We understand where you are today and learn where you want to go tomorrow. This insight empowers us to develop creative, flexible, cost-effective solutions to get you there. Not some vague, one-size-fits-all plan, but a comprehensive, step-by-step blueprint for success. Designed to keep you compliant and turn today's potential into tomorrow's achievements.

Our history has focused on working with numbers and figures, but people and relationships have driven us to dive deeper into what matters most to our clients. Our mission is to enable others to reach their potential.

Every day, this is how we prove that "client first" is both our promise and our passion:

- Proactively using our industry experience and knowledge to stay on top of your ever-changing requirements and the latest legislative changes impacting your industry.
- We're a trusted advisor and sounding Board, delivering strategic solutions and hands-on guidance to help put you ahead of obstacles and the competition.
- Ensuring every client works exclusively with senior-level professionals experienced in your industry - giving you direct access to our partners and managers every step of the way.

Listening to your needs and challenges. Developing actionable solutions to help you get where you want to be.



Experience and Expertise

With great power comes great scrutiny. Today, more is expected from local government entities like Gratiot County, so no one is more dedicated to offering smarter, cost-effective solutions than the experts at Maner Costerisan. We're deeply connected with organizations throughout Michigan and have hands-on experience working at every level. This experience empowers us to offer proactive solutions and facilitate strategic discussions with your stakeholders.

You've Earned the Community's Trust. We're Ready to Earn Yours.

The team at Maner Costerisan partners with our clients to help grow vibrant communities that are fiscally sustainable and have robust visions for the future. The complexity of actually turning that vision into reality cannot be overstated. Having the right partners can help ensure short and long-term success.



20+ CITIES



120+ SCHOOL DISTRICTS



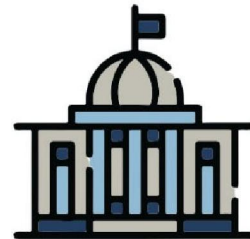
150+ SINGLE AUDITS



50+ VILLAGES & TOWNSHIPS



400+ NONPROFIT ORGANIZATIONS



200+ OTHER GOVERNMENTAL ENTITIES

Timeline

Below is a suggested timeline for the project based on our experience with similar clients. As always, we'll work with you to create a timeline that works best for your team.

Discovery	March/April 2026
Assessment & Testing	April/May 2026
Reporting	June/July 2026

Experience and Expertise



Bethany Verble, CPA, CFE, CBPA
SENIOR MANAGER

About Bethany

Bethany is a senior manager in the Consulting division at Maner Costerisan. She joined the firm as an auditor, focused on governmental entities, and swiftly developed a passion for helping clients strengthen their internal controls and operations.

Bethany provides consulting and advisory services to clients of all industries. In this role, she helps organizations plan and achieve their goals. She also offers investigation services to organizations that have been victimized by or have suspicions of fraud, helping determine any losses and implementing controls to prevent loss and mitigate risk in the

future.

Bethany is frequently asked to speak at state-wide conferences for organizations like the Michigan Township Association, the Michigan Municipal Treasurer's Association, and many others. She has also been a speaker at the national American Association of State Highway and Transportation Officials.

"My mission in life is to end each day with a sense of accomplishment. If you've learned even one thing, or helped one person that day, you've accomplished a lot!"

Certifications:

- Certified Public Accountant (CPA), Michigan
- Certified Fraud Examiner (CFE)
- Certified Business Process Associate

Memberships:

- American Institute of Certified Public Accountants (AICPA)
- Michigan Association of Certified Public Accountants (MICPA)
- Association of Certified Fraud Examiners (ACFE)
- Lansing ACFE, Vice President
- Michigan Women in Finance, Secretary
- Lansing Symphony Orchestra, Treasurer

Experience and Expertise



Sarah Jennings CPA, CFE, CAE
PRINCIPAL, DIRECTOR

About Sarah

Sarah is a principal at Maner Costerisan and leads the firm's Consulting services division. With over 20 years of experience, Sarah is widely regarded as a visionary leader within the firm, always offering new ideas to help Maner better support its clients. In addition to her leadership role providing expert consulting services to Maner's clients, she spearheads the firm's nonprofit team, where she's able to align her work with her passion for advocacy and philanthropy. She also holds the distinction of being its first female board member.

Sarah's responsibilities encompass overseeing engagements that offer guidance and advisory services to client leadership and teams, with a focus on strategy and change management, financial analysis, projections, and workflow. Notably, her expertise lies in leveraging strategic planning to propel missions forward, instilling a framework for growth, and ensuring accountability for achieving the desired outcomes. In addition, Sarah conducts examinations for diverse organizations to identify and document the magnitude of loss attributable to fraud or abuse.

"I see curiosity as a lifelong companion, constantly driving me to learn and find solutions. With a focus on strategic thinking, I approach challenges with a big-picture mindset, always seeking ways to help individuals and organizations grow along the way."

Certifications:

- Certified Public Accountant (CPA)
- Certified Fraud Examiner (CFE)
- Certified Association Executive (CAE)

Memberships:

- American Institute of Certified Public Accountants (AICPA)
- Michigan Association of Certified Public Accountants (MICPA)
- Association of Certified Fraud Examiners
- Lansing Chapter of the Association of Certified Fraud Examiners
- American Society of Association Executives
- Michigan Society of Association Executives
- Council of Michigan Foundations
- Michigan ATHENA
- McLaren Greater Lansing Foundation (Chair)
- McLaren Greater Lansing (Trustee)
- University of Olivet (Trustee)
- Michigan Accountancy Foundation (Trustee)

Investment Summary

Actual costs will be billed, with the total project cost of \$40,000.

Our charges for these services are based on the level of team members necessary to perform the services. Billing rates for any additional services outside of the scope of this engagement would be billed at the standard hourly rate for the specific team members assigned. Should Gratiot County wish for us to assist in the implementation of any of the recommendations, we will provide a price estimate for that service to ensure that there are no surprises.

ROLE	HOURLY RATE
PRINCIPAL	\$295-450
SENIOR MANAGER	\$250-300
MANAGER	\$200-250
ASSOCIATE	\$150-200

We will provide progress notifications and update you if any challenges and/or issues arise during the engagement that would modify this fee. You may also be billed for travel and other out-of-pocket costs such as report production, word processing, postage, etc. The fee estimate is based on anticipated cooperation from your personnel and the assumption that unexpected circumstances will not be encountered during the engagement. If significant additional time is necessary, we will discuss it with you and arrive at a new fee estimate before we incur the additional costs. Our invoices for these fees will be rendered monthly as work progresses and are payable on presentation. In accordance with our firm policies, work may be suspended if your account becomes 60 days or more overdue and will not be resumed until your account is paid in full. If we elect to terminate our services for nonpayment, you will be obligated to compensate us for all time expended and to reimburse us for all out-of-pocket expenditures through the date of termination. If for any reason we are unable to complete our engagement, we will not issue a report as a result of this engagement.

Our policy is to perform services in the most efficient manner possible, thus reducing hours and creating as little disruption to your routine as possible. We will work efficiently and effectively to accomplish all the duties requested. This investment of funds is a recommendation we have for all public entities, as it ensures that the funds entrusted to Gratiot County are used in the most efficient manner.

I have been working with the two over the past 2 years. Both are excellent in answering questions and offering solutions to shortfalls in controls. They bring a lot of knowledge and experience to the discussions and when they are not sure of the answer they ask others within the team. It has been a wonderful experience to get to know both of them.

Nonprofit Controller

(Client asked to not have the organization name included for privacy)

Additional Service Capabilities

Maner Costerisan's dedicated Government team delivers an unprecedented level of support where you need it most. You'll get guidance from partner-level staff, along with hands-on help proven to lower costs and elevate performance. When every dollar matters, trust Maner to get the job done.

Accounting & Outsourced Solutions

From day-to-day accounting support to filling a CFO role, we can supplement your dedicated accounting staff with a team of experts. It's the proven way to lower costs and minimize disruptions to daily operations - all while staying compliant and implementing data-driven financial strategies that can secure a bright future for your municipality.

Technology

When every resource is precious, the right technology makes all the difference. Our experts can help you customize, implement and maintain technology that streamlines your accounting, improves communication across departments and delivers actionable financial analytics for better decision-making - all while upholding the highest level of security.

Consulting

Whether you're looking to fund a special project or could use strategic support to strengthen your municipality's fiscal and operational structure, any size government can now benefit from Maner's consulting expertise. Our team of experts helps navigate the complexities of local government and offers guidance to help make positive operational and financial decisions that will help your community be vibrant and more resilient.

Audit & Assurance

When you work for the public, financial transparency and accuracy are essential. We'll complete an independent review of financial statements and provide a detailed report that confirms the reliability of your data - protecting you and the trust of the people you serve.



References

Ogemaw County – Internal Control Review

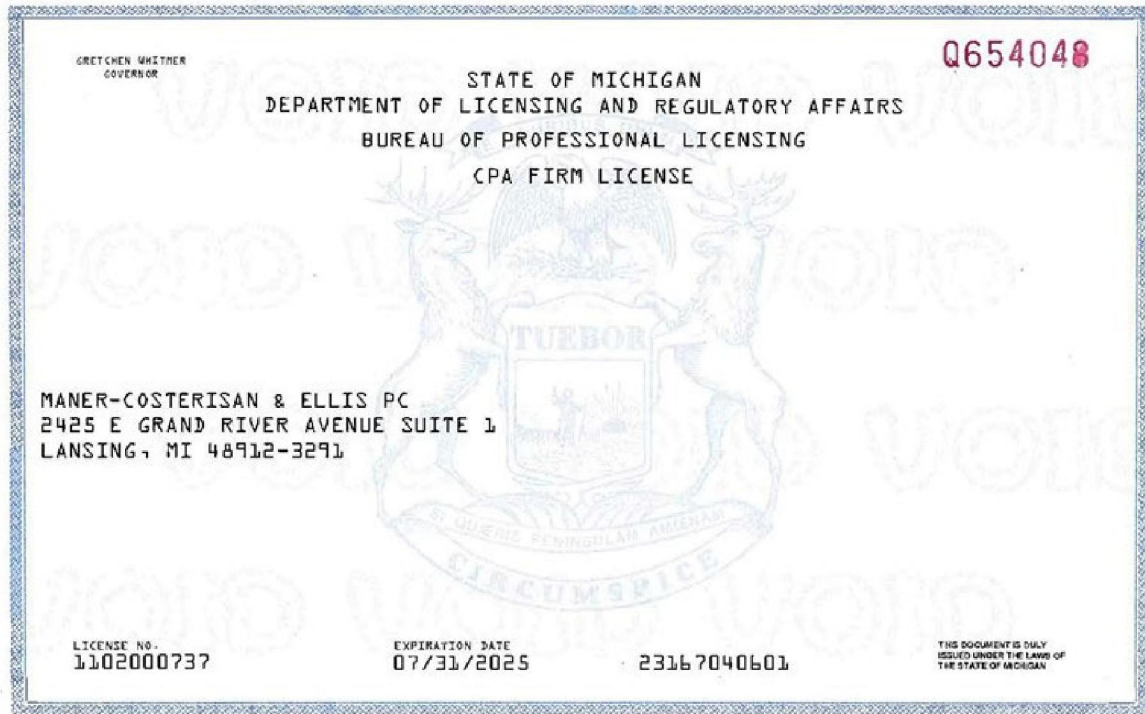
Emmett Township – Internal Control Review

Bath Charter Township – Internal Control Review

*Contact information provided upon request

License to Practice in Michigan

Maner Costerisan is properly licensed in the State of Michigan.



Peer Review Report



Report on the Firm's System of Quality Control

July 31, 2023

To the Principals of Maner Costerisan PC
and the National Peer Review Committee

We have reviewed the system of quality control for the accounting and auditing practice of Maner Costerisan PC (the firm) in effect for the year ended March 31, 2023. 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 on 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 and complying with a system of quality control to provide the firm with reasonable assurance of performing and reporting in conformity with the requirements of 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 on in conformity with the requirements of applicable 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 and compliance with the firm's system of quality control 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; and audits of employee benefit plans.

As a 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.

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of Maner Costerisan PC in effect for the year ended March 31, 2023, 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*. Maner Costerisan PC has received a peer review rating of *pass*.

Reilly, Penner & Benton LLP

Reilly, Penner & Benton LLP

1233 N. Mayfair Road Suite #302 • Milwaukee, WI 53226-3255 • 414-271-7800

www.rpb.biz

Certificate of Liability Insurance



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
1/30/2023

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 Professional Concepts Insurance Agency, Inc. 1127 South Old US Highway 23 Brighton MI 48114-9861		CONTACT NAME: Certs@PCIAonline.com PHONE (A/C No, Ext): (800) 969-4041 FAX (A/C, No): (800) 969-4001 E-MAIL ADDRESS: Certs@PCIAonline.com	
INSURED Maner, Costerisan & Ellis PC, DBA: Maner Costerisan 2425 E. Grand River Avenue Suite 1 Lansing MI 48912-3291		INSURER(S) AFFORDING COVERAGE INSURER A: CAMICO Mutual Insurance Co. NAIC # 36340 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	

COVERAGES CERTIFICATE NUMBER: 23-24 PL 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	ADOL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED \$ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Professional Liability			HIB202480-02	1/1/2023	1/1/2024	Per Claim \$ 5,000,000 Ann Aggregate \$ 5,000,000

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

CERTIFICATE HOLDER For Informational Purposes Only	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 Mike Cosgrove/SUNNY <i>Michael Cosgrove</i>
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ACORD 25 (2014/01)
INS025 (201401)

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