

**Chapter Ins 9**

**APPENDIX B**

**AUDITOR'S REPORT ON THE SCHEDULE OF COVERED EXPENSES**

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Date

BOARD OF DIRECTORS

XYZ Health Maintenance Organization Insurer

We have audited, in accordance with generally accepted auditing standards, Financial Statements of XYZ health maintenance organization insurer ("HMO insurer"), for the year ended December 31, XXXX, and have issued our report thereon dated XXXXXXXXXXXX XX, XXXX. We have also audited the accompanying Schedule of Covered Expenses for XYZ HMO insurer as of December 31, XXXX. This schedule is the responsibility of management of XYZ HMO insurer. Our responsibility is to express an opinion on this schedule based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the aforementioned schedule is free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the aforementioned schedule. An audit also includes assessing the accounting principles used and any significant estimates made by management, as well as evaluating the overall schedule presentations. We believe that our audit provides reasonable basis for our opinion.

In our opinion, the schedule referred to above presents fairly, in all material respects, covered expenses for the year ended December 31, XXXX.

\_\_\_\_\_  
Date

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CPA Signature