



HARFORD COUNTY, MARYLAND

Office of the County Auditor

AUDIT OF INSURANCE COVERAGE AND SELF-INSURANCE PROGRAM CONTROLS

Report Highlights

Report Number: 2017-A-12

Date Issued: 09/29/2017

Why We Did This Audit

This project was conducted as part of the County Auditor's risk-based Annual Audit Plan approved by the County Council for FY2017.

What We Found

Insurance procedures are sufficient and further audit steps are not necessary at this time.

Council Members and County Executive Glassman:

In accordance with Section 213 of the Harford County Charter, we have performed a review of Harford County's Insurance Coverage and Self-Insurance Program Controls. We would like to thank the members of management for their cooperation during the review.

Generally Accepted Government Auditing Standards (GAGAS) require auditors to obtain sufficient, appropriate evidence to provide a reasonable basis for their findings and conclusions. Our objective for this audit was to confirm the County has processes in place to identify the County's insurance needs and has a reasonable basis for determining how much liability can be assumed through self insurance coverage. Based on our planning inquiries and document review, we have confirmed that self-insurance coverage is based upon an actuarial analysis and other policies are in place for excess coverage, as expected. With this information, we have lowered our overall risk assessment for this process and, at this time, we have determined that there is no need to perform further audit procedures or issue an audit opinion related to the adequacy of the County's insurance coverage strategy.

The audit team is available to respond to any questions you have regarding this summary.

Sincerely,

Chrystal Brooks, CPA

Chrystal Brooks
County Auditor

cc: Ms. Melissa Lambert, County Attorney
Mr. Erik Ketelsen, Risk & Safety Officer