



INDEPENDENT RISK MANAGEMENT AND INSURANCE COUNSEL

September 9, 2011

City of Rochester Hills  
1000 Rochester Hills Drive  
Rochester Hills, Michigan 48309

Ladies and Gentlemen:

We have examined the information made available to us regarding your risk and insurance management program during our visit to your offices on August 22, 2011. In our opinion, the risk management program which you have in place is in reasonably good condition; this opinion is based upon our examination of that information, together with information which we have in our files. If any part of your program changes, it might change the overall condition of the program. Our Executive Summary offers suggestions on improvements and corrections that will be of benefit to the City.

Respectfully submitted,

INSURANCE AUDIT AND INSPECTION COMPANY

**INSURANCE AUDIT & INSPECTION CO.**

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