

LEE JAY BERMAN'S PARTIAL CLIENT LIST

CONSTRUCTION & REAL ESTATE

BUILDERS & DEVELOPERS

ALBION PACIFIC PROPERTY RESOURCES
ALEXANDER HAAGEN PROPERTIES
ARMACOAST PARTNERSHIP
ARROYO VISTA PARTNERS
BARRY'S LIFT
B.M. PROPERTIES
BEVERLY HILLS PROPERTIES
BRAEMAR VALLEY CIRCLE ESTATES
BRAEMAR GROUP
BRIGHT PROPERTIES
BUILDERS DISCOUNT STORES
CAL FOUR DEVELOPMENT CORP.
CAPITAL HOLDINGS, LLC.
CATELLUS DEVELOPMENT
CB PARTNERS
CHASTEEN CONSTRUCTION CO.
CITY OF LOS ANGELES
CITY OF LOS ANGELES HOUSING AUTHORITY
DOCKSIDE VILLAS
DONALD T. STERLING CORP.
E.H. BUTLAND DEVELOPMENT CORP.
E.J. HOLTZE CORP.
EASTRIDGE CENTRE
EQUITY OFFICE PROPERTIES
FANTOCLA COMPANIES
FINN CONSTRUCTION
FIRST WILSHIRE PARTNERS
FORTIS CONSTRUCTION
FORWARD REAL ESTATE DEVELOPMENT
INNOVATIVE COMMUNITIES
JOHN LANG HOMES
J.T.S. COMMUNITIES
KB HOME
L.A. UNIFIED SCHOOL DISTRICT
LA MIRADA ASSOCIATES
HAR-BRO, INC.
HERITAGE CONSTRUCTION CO.
HIDDEN PINES DEVELOPMENT
MAGUIRE THOMAS PARTNERS
MARINA VILLAS, INC.
METROPLEX, LLC.
MY CURVE, INC.
PACIFIC SOUTHWEST DEVELOPMENT
PALMER GENERAL CORPORATION
PARDEE HOMES
PROGRESSIVE HOUSING
PSALMS & PROVERBS OF THE POTTERS HOUSE
SANTA ANA CREEK DEVELOPMENT CO.
SANITON DEVELOPMENT
SO. CAL. MOBILE DEVELOPMENT
SO. CAL. DESIGN CENTER
SOUTHWEST VALLE PARTNERS
SPERRY VAN NESS
SPEIKER PROPERTIES
STARWOODS/PII DEVELOPMENT
STEVENSON RANCH COMPANY
TARGET CORPORATION
THE IRVINE COMPANY
THE OLSON COMPANY
THE RICHLAND GROUP
TRAMBELL CROW COMPANY
V.A.T. PARTNERS
WEISSMAN INVESTMENTS
W.L. HOMES
1426 S. POINTVIEW, LLC.
1875/1925 CENTURY PARK EAST CO.
4550 PICO PARTNERS

CONSTRUCTION

A-1 ALL AMERICAN ROOFING COMPANY
A-1 WRECKING
A & BEST CONSTRUCTION
A & P GLASS
A.C. MAIRS CONSTRUCTION
A.F. AIR CONDITIONING
A.M. CABINETS
AAA GONZALES CONSTRUCTION
ACCO ENGINEERED SYSTEMS
ACCUSTRUCT CONSTRUCTION
ACOMCO
ADVANCED FIREPLACES
AFFILIATED PROPERTY CRAFTSPERSONS
AIR TREATMENT CORP.
AIREX PLUMBING
ALL BUILDERS
ALL WEATHER ROOFING
ALLADIN ROOFING
AMERICAN DEMOLITION
AMERICAN ROOF GUARD
AMM COMB COMPANY
ANDY MYERS FRAMING
ANNIBAL DRYWALL COMPANY
ANNING JOHNSON COMPANY
APPLIED EARTH SCIENCES
ARCHITAN ARCHITECTS
ARCHITECTURAL MILLWORK
ARBENT SHEET METAL
ARMIK ELECTRICAL
ASSOCIATED READY MIXED CONCRETE
ATEK CONSTRUCTION
B & G ELECTRICAL CONSTRUCTION
B & M GLASS & DOOR SERVICE
B.K. METALWORKS
BARAZANI PAVE STONE
BARBARA COFFMAN & ASSOCIATES
BEAMISH WATERPROOFING
BESSER & ASSOCIATES
BEYOND BUILDERS
BLUESWATER PLUMBING
BOGHASSIAN ASSOCIATES
BRAGG CRANE
BRAEMAR CONSTRUCTION INC.
C-AIR INTERNATIONAL
CRIB CONSTRUCTION
C.I. SKELTON PLUMBING
CAL-COAST PLUMBING
CALIFORNIA DECORATIVE COATING
CALIFORNIA STATE STEEL
CALIFORNIA TILE DISTRIBUTORS
CARR COMMERCIAL INTERIORS
CELL CRETE CORP.

CONSTRUCTION (CONT'D)

CENTER FOR CONTRACT COMPLIANCE
CHASTEEN CONSTRUCTION
CHEMREX, INC.
CLAREMONT CONSTRUCTION
COLE "WILSON"
COLE & COMPANY
CONSOLIDATED ELECTRICAL DISTRIBUTOR
CONSTRUCTION TECH & DATA CORP.
CONTINENTAL AIR CONDITIONING
CONTRACT HOSPITALITY INTERNATIONAL
COUSINS CONSTRUCTION
CRIBWALL CORP.
CUEVAS CONSTRUCTION SERVICES
CUSTOM DESIGN WOODWORKING
D & M CONSTRUCTION
D.G. ENGINEERING
DECK COAT
DECK KING
DECK PERFECT
DECORATIVE COATING
DECORATIVE WATERPROOFING
DESIGNER MARBLE PRODUCTS
DIGIORGIO CORPORATION
DUNN CONSTRUCTION
DYNAMIC CABINET
E&J PLUMBING
E.Z. ARCHITECTS
EAGLE IRON CONSTRUCTION, INC.
EASTERN TILE AND STONE
EBERHARDT LANDSCAPING
EDWARDS CONSTRUCTION
ENGINEERING & SURVEYING, INC.
EXPERT DECKING & WATERPROOFING
F.M. SUPER CONSTRUCTION
F.N. WATERPROOFING
F.V. PRODUCTS
FINE TOUCH DRYWALL
FONTANA STEEL
FOREST CONSTRUCTION COMPANY
FRAMING SPECIALISTS
GARBAY BUILDERS
GATES & RODRIGUEZ BUILDERS
GLEN HANPHEYS, INC.
GLEN RITCHE LATHING
GLENDALE CONSTRUCTION
GOSS CONSTRUCTION
GUARANTEE DRYWALL
GUARANTEED PRODUCTS
H.M.X. COMPANY
HERITAGE CONSTRUCTION COMPANY
HIRSCH PIPE & SUPPLY
HOLIDAY CARPET & FLOOR COVERING
HOME DEPOT
HOMENET
HOVUOUS CONSTRUCTION COMPANY
HUR CONTRACTING
HY-MAX BUILDING CORPORATION
INFRA, INC.
INNOVATIVE SPAS
INSUL-CRETE
INTEGRATED COATINGS
INTERNATIONAL WINDOW CORP.
ISAAC CONSTRUCTION
ISAAC RANDOLF CONSTRUCTION
IRVINE WEST HEATING & AIR CONDITIONING
IVERSON CONSTRUCTION
J & S PLASTERING
J.B. MYERS EXCAVATING
J.K.W. CONSTRUCTION
J-COM ELECTRICAL
JENSEN PLASTERING
JOHN WILLIAMS & PARTNERS
JOSEPH LEVIN & SONS
J & M CONSTRUCTION
K & S CONSTRUCTION
K.C.I., INC.
KEY INDUSTRIAL REFRIGERATION CO.
KHOSROW SHAMSA FLOORING
KIMS MARBLE & GRANITE
KOTIANAN WATERPROOFING
L & T GLENDALE CABINETS
L & V ARCHITECTURE & PLANNING
L.A. COUNTY FIRE PROTECTION
L.A. WEATHER PRODUCTS
L.P. MOORE CONSTRUCTION
L.H. CONSTRUCTION
L.R.D. SHEET METAL
LAMDIA ENGINEERING CONSULTANTS
LANDMARK ELECTRIC
LATCH-ON INSULATION
M & J BUILDERS
M.E.C., INC.
M.E.G. AIR SYSTEMS
MAJ INTERNATIONAL
MALIBU PACIFIC CONSTRUCTION
MALIBU SPA & POOL
MAR GENERAL CONTRACTING
MARBLE MAKERS, INC.
MARK COMPANY
MASINO PLASTERING
MASTER CONSTRUCTION ELECTRICAL CO.
MEGA CONSTRUCTION COMPANY
METALLON SPECIALTIES
MIKE BUBALO CONSTRUCTION
MINCO BROTHERS
MISSION SHEET METAL
MORROW MEADOWS CORP.
MURRIETTA MILLWORK
MUTUAL ROOFING COMPANY
N & W CONSTRUCTION
NAVA & ASSOC. - STRUCTURAL ENGINEER.
NETWORK MILITARY FAMILY SECURITY CORP.
NEW CHOICE CONTRACTORS
NORMS SHEET METAL
NORTHWEST CARPETS
ONLINE CORP.
ORANGE COUNTY MARBLE & GRANITE CO.
OVER & ASSOCIATES CONSTRUCTION
P.C.S. ASSOCIATES

CONSTRUCTION (CONT'D)

PACIFIC COAST ROOFING
PACIFIC SIGN & SUPPLY
PACIFIC TRAILERS
PANGBORN PLUMBING
PAUL MCGRATH CONTRACTING
PAUL SINGER FLOOR COVERINGS
PENFIELD & SMITH ENGINEERS
PHIL MAHONEY PAINTING
PRIME DEVELOPMENT
PROFESSIONAL BUILDING MAINTENANCE CORP.
PROJECTS WEST CONSTRUCTION
PYRAMID FLOORING
QUALITY SASH & DOOR
QUEST ENVIRONMENTAL
R & V REFRIGERATION & AIR COND.
R.L. GROSS CONSTRUCTION
R.S. DEVELOPMENT SERVICES
R.T.R. DEVELOPMENT
RAF IRON WORKS
RAGLAND CONSTRUCTION COMPANY
RAM CONSTRUCTION
RANDOLF CONSTRUCTION
RAZMIK CONSTRUCTION
RED MOUNTAIN PACIFIC
REGENCY ALUMINUM PRODUCTS
RELUCTANCE COMPANY
RICHARD L. SEGAL & ASSOCIATES
RICE DRYWALL
ROBERT LEE INDUSTRIES
ROBERT PARADIA CONSTRUCTION
ROBERTS & DE LA TORRE GENERAL CONTR.
RONALD SLAVENS CONSTRUCTION
ROSEN CONSTRUCTION
ROYAL CONSTRUCTION SERVICES
ROYAL ROOFER
ROYAL WHOLESALE ELECTRIC
RUGGERI CONSTRUCTION COMPANY
S & A MECHANICAL
S.F. JONES ARCHITECTS
S.G. ROOFING SUPPLIES
S.A. VALLEY, INC.
SABZAROU, INC.
SAEEN CONSTRUCTION CORP.
SAN MARINO PLASTERING
SASCO ELECTRIC
SECURE AMERICA CORP.
SERVPRO
SHARP INTERIOR SYSTEMS
SHIELTER ROOF SYSTEMS
SHERWIN GLASS & METAL
SHOWCASE CUSTOM CABINETS
SOUTHERN CALIFORNIA COATINGS
SOUTHWEST WATER COMPANY
SPANCRETE OF CALIFORNIA
SPECIALIZED ENVIRONMENTAL
SPRING VALLEY SHEET METAL
SPRINGER TERMITES & PEST CO.
STAR DRYWALL
STEPTOE & SON PLASTER & DRYWALL
STERLING PLUMBING GROUP
STONEWOLD INTERNATIONAL
SUN AIR WINDOW CORP.
SUN COAST ELECTRONICS
SUNAIR WINDOW CORP.
SUPER FLOORING
SUTTON PLUMBING SERVICE
SWINERTON & WALSERG COMPANY
T & M CONSTRUCTION
T & T SUPPLY COMPANY
T.M. COBB COMPANY
TADROS CONSTRUCTION
TARGET CONSTRUCTION
TALROSS CONSTRUCTION
THE KEITH COMPANIES
THE TILLMANN COMPANY
THE TIN MANS COMPANY
THE WOOD DESIGNER, INC.
TERRY LUMBER
TITA CONSTRUCTION
TOM DEMONACO PLASTERING
TREMAYNE CONSTRUCTION
TRI-STAR INSULATION
TWENTY FIRST CENTURY ROOFING
UNITED BUILDING MATERIALS
UNIVERSAL PLUMBING
V.I.P. SYSTEMS
VAHDANI CONSTRUCTION
VALLEY CREST LANDSCAPING
VALLEY PAINTING SERVICE
VALLEY SHEET METAL
VALLEY SLURRY SEAL COMPANY
VENTURA PROTECTION, INC.
VIGMA, INC.
VIKRON, INC.
VINYL FOUNDATION
VIP SYSTEMS
W.B. CONSTRUCTION
W.L. EDWARDS CONSTRUCTION
WALLFRAME, INC.
WATER PROOFING EXPERTS
WATHCO, INC.
WEATHERSHIELD MANUFACTURING
WEST COAST WEATHER COATINGS
WEST LA SIGNS
WESTLAKE SHEET METAL
ZASTROW CONSTRUCTION
ZIALCITA CONSTRUCTION CORP.

BOUGHASSIAN AGENCIES

COLLIER INSURANCE AGENCY
COLONIAL WESTERN AGENCY
GROWERS INSURANCE AGENCY
H.D.R. INSURANCE
K.R.S. INSURANCE MARKETING AGENCY
LIBERTY REGIONAL AGENCY MARKETS
STRUCTURED SETTLEMENT COMPANY
TOPANGA INSURANCE AGENCY
WASATCH CREST INSURANCE

REAL ESTATE

A-1 REALTY
ALEXANDER HAAGEN PROPERTIES
ALL PRO BUILDING MAINTENANCE SERVICE
AMERICAN CASUALTY TITLE COMPANY, INC.
AMERICAN HOME SHIELD
AMERSPEC HOME INSPECTION
A.N.R. ASSET MANAGEMENT
ARROYO VISTA PARTNERS
ASHER DANN REALTORS
B.M. PROPERTIES
BEVERLY HILLS PROPERTIES
BONAVENTURE PARTNERS
BRENTWOOD ESCROW
BRYANT PROPERTIES, INC.
C & O PROPERTIES, INC.
CAPITAL EQUITIES, INC.
CARAVAN EXPRESS (LISTING LINK)
CATELLUS DEVELOPMENT
CB RICHARD ELLIS
CENTURY 21 ACRES REALTY
CENTURY 21 CORNERSTONE REALTY
CENTURY 21 POWERHOUSE REALTY
CENTURY 21 WEST COAST REALTY
CENTURY HOUSING CORP.
CHARLES DUNN COMPANY
CHATEAU DE PAIX MANAGEMENT
CHICAGO TITLE COMPANY
CITYWIDE BUSINESS INVESTMENTS
COLDWELL BANKER REALTY
COLDWELL BANKER C.A.D. REALTY
DEBBO & ASSOC. COMMERCIAL
DONALD T. STERLING CORP.
DYLAN INVESTMENT PROPERTIES
E.J. HOLTZE CORP.
ED MOORE REALTY
EQUIBANK ESCROW SERVICES
EQUITY OFFICE PROPERTIES
EQUITY TITLE COMPANY
ESCROW SUPPORT NETWORK
FIDELITY NATIONAL TITLE COMPANY
FIRST AMERICAN HOME BUYERS PROTECTION
FIRST AMERAZON, INC.
FIRST WILSHIRE PARTNERS
FORCLASURE EXPRESS
FORWARD REAL ESTATE
FRED SANDS REALTY
GATEWAY TITLE COMPANY
HAGEN PROPERTY MANAGEMENT
HAWTHORN DISTRIBUTING
INSPECTECH HOME INSPECTIONS
INSIGNIA COMMERCIAL GROUP
INSURE WEST FUNDING
ISAACSON PROPERTY MANAGEMENT
J&S ASSET PROPERTY MANAGEMENT
JOHN AARDE & ASSOCIATES
JOHN BROWN ESCROW
KILROY REALTY
L.A. COMMERCIAL GROUP
L.B. PROPERTY MANAGEMENT
LA MIRADA ASSOCIATES
LEGAL FOUNDATION FOR FAIR HOUSING
MACLURE THOMAS PARTNERS
MANAGEMENT TEAM SYSTEMS
MOORE & ASSOCIATES REALTORS
MORTGAGE ELECTRONIC REGISTRATION SERVICES
N.P.S. MANAGEMENT CORP.
NELSON SHELTON ASSOCIATES
ONLINE FINANCIAL SERVICES
PACIFIC AUCTION EXCHANGE (PAX)
PANOREX REALTY
PARAMOUNT PROPERTIES
PERFORMANCE GROUP FINANCIAL SVCS.
PROFESSIONAL BUILDING MANAGEMENT CORP.
PROPERTY INSPECTION SERVICES
REAL ESTATE RISK MANAGEMENT, INC.
REMAX COLLEGE PARK
REMAX ON THE BOULEVARD
REMAX SOUTH BAY
ROBERTS & ASSOCIATES
S.O. PROPERTIES
SAN FERNANDO VALLEY ASSN. OF REALTORS
SPERRY VAN NESS
SPEIKER PROPERTIES
ST. PAUL PROPERTIES
STEVENSON RANCH COMPANY
SWIFT INSPECTION
TALBOT REAL ESTATE
TELACOR CORP.
THE PRUDENTIAL BRYANT REALTY
THE PRUDENTIAL CALIFORNIA REALTY
THE PRUDENTIAL JOHN AARDE & ASSOC.
THE PRUDENTIAL JOHN DOUGLAS CO.
TRAMBELL CROW COMPANY
V.R. BROKERS
WACHOIVA MORTGAGE CORPORATION
WALNUT REAL ESTATE BROKERS INC.
WILSHIRE INVESTMENTS GROUP

HOMEOWNERS' ASSOCIATIONS

AZZURA HOA
BRENTWOOD HOA
COVE HOA
HOFFMAN TERRACES HOA
HOLMAN CONDO HOA
IMPERIAL ARMS HOA
PALMER-WARNER CENTER LTD.
PARK WELLINGTON HOA
PLAZA TOWER CONDOMINIUM ASSOCIATION
QUAL BUSINESS CENTER OWNERS ASSOCIATION
OVAL WEST TOWN OWNERS ASSOCIATION
MAYFLOWER PLAZA LTD.
REGATTA HOA
ROCKPOINTE HOA
ROLLING HILLS COMMUNITY ASSOCIATION
SAVE OUR NEIGHBORHOOD
SEA COLONY HOA
SOUTHERN OAKS SOCIETY HOA
STEEPLECHASE CONDO HOA
STUDIO CITY REGENCY HOA
SUNRISE VILLAS HOA
VILLA CORDOBA HOA
VILLAGE TRAILER PARK
WILSHIRE WESTMONT HOA
WINDSOR WOODLAND CONDO ASSOCIATION
1125 PICO HOA
1626 N. FULLER, LLC
464 VENTURA CANYON HOA
7600 HOLLYWOOD BLVD. CONDO ASSOCIATION
10965 STRATHMORE ASSOCIATION

INSURANCE

21ST CENTURY INSURANCE
ACE PROPERTY & CASUALTY
ADMIRAL INSURANCE COMPANY
AETHA CASUALTY & SURETY
AIG CLAIM SERVICES
ALLIANCE OF SCHOOLS COOP. INS. PROGRAM
ALLIANZ INSURANCE
ALLSTATE
AMERICAN CONTRACTORS INDEMNITY CO.
AMERICAN EMPLOYERS GROUP
AMERICAN FIRST INSURANCE COMPANY
AMERICAN GENERAL
AMERICAN GUARANTEE & LIABILITY
AMERICAN INTERNATIONAL GROUP
AMERICAN STATES INSURANCE
AUTOMOBILE ASSOCIATION OF AMERICA
BANKERS STANDARD INSURANCE
C.B.I. LIFE INSURANCE
C.G.U. INSURANCE
C.N.A. COMMERCIAL INSURANCE
CALVERT INSURANCE
CAMBRIDGE INTEGRATED SERVICES
CARL WARREN & COMPANY
CHUBB & SON
CIGNA PROPERTY & CASUALTY
CITATION / SEQUIOIA INSURANCE COMPANIES
COLONIAL AMERICAN CASUALTY & SURETY CO.
COMMERCIAL INSURANCE GROUP
COMMERCIAL UNION INSURANCE COMPANIES
CONSECO CONSTRUCTION SERVICES
CONTINENTAL INSURANCE
D.L. GLAZE COMPANY
DYLAN INVESTMENT PROPERTIES
ESSEX INSURANCE COMPANY
FARMERS INSURANCE GROUP
FEDERAL INSURANCE COMPANY
FEDERATED MUTUAL INSURANCE COMPANY
FIDELITY & DEPOSIT COMPANY
FIRE INSURANCE EXCHANGE
FIREMAN'S FUND INSURANCE
FIRST FINANCIAL INSURANCE
FRONTIER PACIFIC INSURANCE
G.A.B. ROBBINS NORTH AMERICA
G.M.A. INSURANCE ADJUSTERS
GALLAGHER BASSETT SERVICES
GOLDEN EAGLE INSURANCE
GREAT OCEANS INSURANCE CENTER
GREENWICH INSURANCE COMPANY
GUARDIAN AUTOMOTIVE SURETY SERVICES
GUIDE ONE INSURANCE
GULF INSURANCE COMPANY
HARTFORD FIRE INSURANCE COMPANY
HIGHLAND INSURANCE GROUP
ILLINOIS INSURANCE EXCHANGE
INDUSTRIAL INDEMNITY COMPANY
INSOCODICO SURETY COMPANY
INSURANCE COMPANY OF THE WEST
INSURANCE CORP. OF NEW YORK
INVESTORS UNDERWRITING MANAGERS
ITF HARTFORD
ITF SPECIALTY RISK SERVICES
KEMPER INSURANCE
LANCER CLAIMS SERVICES
LEGION INSURANCE COMPANY
LIBERTY MUTUAL INSURANCE
LYODS OF LONDON
MERCURY INSURANCE GROUP
NATIONAL CONTINENTAL INSURANCE
NATIONAL FIRE INSURANCE COMPANY
NATIONAL WESTERN LIFE INSURANCE
NATIONAL UNION FIRE INSURANCE COMPANY
NAUTILUS INSURANCE COMPANY
NOBEL INSURANCE COMPANY
NORCAL MUTUAL INSURANCE COMPANY
ONE BEACON INSURANCE GROUP
PACIFIC NATIONAL INSURANCE COMPANY
PACIFIC RIM ASSURANCE COMPANY
PIONEER CLAIMS SERVICE
PROFESSIONAL RISK MANAGEMENT
PROVIDENT LIFE INSURANCE COMPANY
RELIANCE INSURANCE COMPANIES
RISK ENTERPRISE MANAGEMENT LTD.
RIVERSTONE CLAIMS MANAGEMENT
ROYAL CANADIAN MUTUAL INVESTMENTS
ROYAL INSURANCE COMPANY
SAFECO INSURANCE COMPANIES
SCOTTSDALE INSURANCE COMPANY
SENTRY INSURANCE
SOUTHLAND CLAIMS SERVICES
SOUTHWESTERN STATES INSURANCE
SOUTHWESTERN INSURANCE COMPANY
ST. PAUL FIRE & MARINE INSURANCE CO.
STAR INSURANCE COMPANY
STATE COMPENSATION INSURANCE FUND
STATE FARM INSURANCE COMPANIES
STEADFAST INSURANCE
STERLING CLAIMS MANAGEMENT
T.I.G. INSURANCE
THE AMERICAN INSURANCE COMPANY
THE MEDICAL PROTECTIVE COMPANY
THE SCPIE COMPANIES
TRANSAMERICA INSURANCE COMPANY
TRANSCONTINENTAL INSURANCE COMPANY
TRAVELERS INDEMNITY GROUP
TRAVELERS CASUALTY & SURETY COMPANY
TRAVELERS PROPERTY & CASUALTY
TRUCK INSURANCE EXCHANGE
TUDOR INSURANCE
UNICARE INSURANCE
UNGUARD INSURANCE
UNITED CAPITAL INSURANCE COMPANY
UNITED PACIFIC INSURANCE COMPANY
UNITED PRESIDENTIAL INSURANCE
UNIVERSAL UNDERWRITERS GROUP
USA PROPERTY & CASUALTY
VIKO INSURANCE SERVICE
WEST COAST CLAIMS MANAGEMENT
WESTERN POWER ADJUSTERS
WESTPORT INSURANCE
WON WEST INSURANCE SERVICES
ZURICH AMERICAN INSURANCE