

# Directory

OF INSURANCE: SERVICES,  
PRODUCTS & PROVIDERS

## SERVICING MANAGEMENT

# The Source For Coverage

*This directory is a guide to the industry's insurance vendors, outlining who offers which products and services to suit your needs.*

**O**ur annual Directory of Insurance lists the companies that specialize in providing products and services that adequately meet your insurance requirements. This guide was developed through timely fax and Web responses from our database of service providers, which you can join by calling (203) 755-0158.

## VENDORS

### AIG AMERICAN GENERAL

1000 E. Woodfield Rd., Schaumburg, IL 60173; (800) 647-8983; fax (847) 517-6097.  
Contact: *Sherry Allen, associate director.*  
E-mail: [sherry\\_allen@aigac.com](mailto:sherry_allen@aigac.com)  
Web site: [www.aigac.com](http://www.aigac.com)

### AQUBANC LLC

540 Hawthorne Rd., Buffalo Grove, IL 60089; (800) 350-4720; fax (877) 238-7813.  
Contact: *James Cowen, vice president.*  
E-mail: [aqubanc@aqubanc.com](mailto:aqubanc@aqubanc.com)  
Web site: [www.aqubanc.com](http://www.aqubanc.com)

### THE ASSURANCE GROUP INC.

P.O. Box 1430, Florence, AL 35631-0160; (800) 942-3302; fax (256) 767-7712.  
Contact: *Glenn Harscheid, marketing.*  
E-mail: [solutions@assurancegroup.com](mailto:solutions@assurancegroup.com)

### ASSURANT GROUP

260 Interstate N. Circle, N.W., Atlanta, GA 30339; (770) 763-2595; fax (404) 859-4655.  
Contact: *Joel Gould, sales consultant.*  
E-mail: [joel\\_gould@assurant.com](mailto:joel_gould@assurant.com)  
Web site: [www.assurant.com](http://www.assurant.com)

### BANKERS INSURANCE SERVICE

200 E. Randolph St., Ste. 1700, Chicago, IL 60601; (800) 323-2743; fax (312) 381-6195.  
Contact: *Patrick Small, managing director.*  
E-mail: [bis@fprsi.com](mailto:bis@fprsi.com)  
Web site: [www.bankers.fprsi.com](http://www.bankers.fprsi.com)

### EXPRESS FINANCIAL SERVICES INC.

875 Greentree Rd., 9 Parkway Ctr., Ste. 275, Pittsburgh, PA 15220; (412) 922-7700; fax (412) 922-8777.  
Contact: *Ray Forliti, executive vice president, market services.*  
E-mail: [rforliti@efstitle.com](mailto:rforliti@efstitle.com)  
Web site: [www.efstitle.com](http://www.efstitle.com)

### FINANCIAL DIMENSIONS INC.

1400 Lebanon Church Rd., Pittsburgh, PA 15236; (800) 858-9808; fax (800) 783-3745.  
Contact: *William Porter, executive vice president, business development.*  
E-mail: [billp@financialdimensions.com](mailto:billp@financialdimensions.com)  
Web site: [www.financialdimensions.com](http://www.financialdimensions.com)

### FINANCIAL PROFESSIONAL RISK SOLUTIONS INC.

200 E. Randolph St., Ste. 1700, Chicago, IL 60601; (800) 621-0324. Contact: *Tom Becker, managing director of sales.*  
E-mail: [tom\\_becker@fprsi.com](mailto:tom_becker@fprsi.com)  
Web site: [www.fprsi.com](http://www.fprsi.com)

### FIRST AMERICAN REAL ESTATE SOLUTIONS

5601 E. La Palma Ave., Anaheim, CA 92807; (800) 345-7334; fax (800) 972-9127.  
Contact: *David Robidoux,*

*senior marketing communications manager.*  
E-mail: [customerservice@firstamres.com](mailto:customerservice@firstamres.com)  
Web site: [www.reisource.com](http://www.reisource.com)

### FIRSTFIN INSURANCE SERVICES INC.

1701 S. First Ave., Ste. 903, Maywood, IL 60153; (800) 878-2229; fax (708) 344-9963.  
Contact: *Bernie Lagmay, president.*  
E-mail: [berniel@firstfininsurance.com](mailto:berniel@firstfininsurance.com)  
Web site: [www.firstfininsurance.com](http://www.firstfininsurance.com)

### FLOOD INSURANCE SERVICES INC.

4000 Horizon Way, Irving, TX 75063; (214) 441-5925; fax (214) 441-5992.  
Contact: *Henry Smithey, president.*  
E-mail: [hsmitley@floodisi.com](mailto:hsmitley@floodisi.com)  
Web site: [www.floodisi.com](http://www.floodisi.com)

### GEOTRAC

3900 Laylin Rd., Norwalk, OH 44857; (800) 436-8722; fax (419) 668-9266.  
Contact: *Karen Kiedrowicz, vice president, sales.*  
E-mail: [karen@geotrac.com](mailto:karen@geotrac.com)  
Web site: [www.geotrac.com](http://www.geotrac.com)

### INSURELUTIONS INC.

P.O. Box 298, Gulf Shores, AL 36547-0298; (251) 971-3773; fax (251) 971-3772.  
Contact: *Larry Cason, president.*  
E-mail: [david.stidham@insurelutions.com](mailto:david.stidham@insurelutions.com)  
Web site: [www.insurelutions.com](http://www.insurelutions.com)

### KISTLER FINANCIAL INSURANCE GROUP INC.

8050 Roswell Rd., Atlanta, GA 30350; (800) 962-6888; fax (770) 394-8112.

# Directory

## OF INSURANCE: SERVICES, PRODUCTS & PROVIDERS

Contact: *Jerry Nagler, senior vice president.*  
E-mail: [jnagler@kistlerfig.com](mailto:jnagler@kistlerfig.com)  
Web site: [www.kistlerfig.com](http://www.kistlerfig.com)



### LOAN PROTECTOR INSURANCE SERVICES

6325 Cochran Rd., Ste. 1, Solon, OH  
44139; (800) 545-6580; fax (440) 498-9370.  
Contact: *Ron Wiser, president.*  
E-mail: [info@loanprotector.com](mailto:info@loanprotector.com)  
Web site: [www.loanprotector.com](http://www.loanprotector.com)

### LSI

2550 N. Red Hill Ave., Santa Ana, CA  
92705; (800) 756-3524;  
fax (949) 474-7620.  
Contact: *Darcy Patch,*  
*vice president, marketing.*  
E-mail: [dpatch@fnf.com](mailto:dpatch@fnf.com)  
Web site: [www.lendersservice.com](http://www.lendersservice.com)

### OLD REPUBLIC TITLE, RESIDENTIAL INFORMATION SERVICES

320 Springside Dr., Ste. 320, Akron, OH  
44333; (888) 406-5166;  
fax (888) 816-7626.  
Contact: *Sales and marketing.*  
E-mail: [cservice.rsg@oldrepatl.com](mailto:cservice.rsg@oldrepatl.com)  
Web site: [www.ortris.com](http://www.ortris.com)

### OVERBY-SEAWELL CO.

1000 Cobb Place Blvd., Kennesaw, GA  
30144; (800) 432-1258;  
fax (770) 281-2676.  
Contact: *Jeffrey Viehweg,*  
*sales marketing executive.*  
E-mail: [jeffv@overby-seawell.com](mailto:jeffv@overby-seawell.com)  
Web site: [www.overby-seawell.com](http://www.overby-seawell.com)

### PALMA LAZAR & ULSH

2150 Cabot Blvd. W., Langhorne, PA  
19047; (800) 624-2546;  
fax (215) 891-8025.  
Contact: *Jennifer Vallone,*  
*administration manager.*  
E-mail: [culsh@floodnet.com](mailto:culsh@floodnet.com)  
Web site: [www.floodnet.com](http://www.floodnet.com)

### PBIS INSURANCE SERVICES INC.

65 Mitchell Boulevard, First Floor,  
San Rafael, CA 94903; (800) 523-7713;  
fax (415) 472-3791.  
Contact: *Arthur Prieston, president.*  
E-mail: [info@pbisinsurance.com](mailto:info@pbisinsurance.com)  
Web site: [www.pbisinsurance.com](http://www.pbisinsurance.com)

### PROCTOR FINANCIAL INSURANCE

295 Kirts Blvd., Ste. 100, Troy, MI 48084;  
(800) 521-6800;  
fax (248) 269-5735.  
Contact: *Sari Stefancin,*  
*director of marketing.*  
E-mail: [questions@pffc.com](mailto:questions@pffc.com)  
Web site: [www.pffc.com](http://www.pffc.com)

### RADIAN

1601 Market St., Philadelphia, PA 19103;  
(215) 231-1000.  
Contact: *Jon Ballard,*  
*vice president, servicing policy.*  
Web site: [www.radianmi.com](http://www.radianmi.com)

### SEATTLE SPECIALTY INSURANCE SERVICES INC.

2815 Colby Ave., Ste. 200, Everett, WA  
98201; (425) 609-3500;  
fax (425) 609-3555.  
Contact: *Rick Pedack,*  
*owner/president.*  
E-mail: [bberg@seattlespecialty.com](mailto:bberg@seattlespecialty.com)  
Web site: [www.seattlespecialty.com](http://www.seattlespecialty.com)



### SPIRO RISK MANAGEMENT INC.

71 S. Central Ave., P.O. Box 1207,  
Valley Stream, NY 11582;  
(800) 566-0801; fax (516) 568-0809.  
Contact: *David Spiro.*  
E-mail: [dspiro@spirorisk.com](mailto:dspiro@spirorisk.com)  
Web site: [www.spirorisk.com](http://www.spirorisk.com)

### STATE NATIONAL COMPANIES

8200 Anderson Blvd., Fort Worth, TX  
76120; (800) 877-4567;  
fax (817) 861-1051.  
Contact: *Mike Gallagher,*  
*director of marketing.*  
E-mail: [info@statenational.com](mailto:info@statenational.com)  
Web site: [www.statenational.com](http://www.statenational.com)

### STORMWATER RESEARCH GROUP

6808 Hill Meadow Dr., Austin, TX 78736;  
(800) 447-7893;  
fax (800) 823-9878.

Contact: *Angela L. Oberlin,*  
*national sales director.*  
E-mail:  
[customerservice@srgflood.com](mailto:customerservice@srgflood.com)  
Web site: [www.srgflood.com](http://www.srgflood.com)

### SUPERIOR HOME SERVICES

7227 N. 16th St., Ste. 118, Phoenix, AZ  
85020; (800) 548-2858;  
fax (800) 450-0908.  
Contact: *Jim Shivers, director of*  
*marketing and sales.*  
E-mail: [jim@supersvcs.com](mailto:jim@supersvcs.com)  
Web site: [www.supersvcs.com](http://www.supersvcs.com)

### SWBC

9311 San Pedro, Ste. 600, San  
Antonio, TX 78216; (210) 321-7365;  
fax (210) 525-1240.  
Contact: *Susan LeLaurin,*  
*vice president, optional products.*  
E-mail: [slelauri@swbc.com](mailto:slelauri@swbc.com)  
Web site: [www.swbc.com](http://www.swbc.com)



TransUnion®

### TRANSUNION

5300 Brandywine Pkwy., Ste. 100,  
Wilmington, DE 19803;  
(888) 299-8787; fax (302) 433-8004.  
Contact: *Kevin Sweet, sales.*  
E-mail: [ssales@transunion.com](mailto:ssales@transunion.com)  
Web site: [www.transunionssi.com](http://www.transunionssi.com)

### TRIAD GUARANTY INSURANCE CORP.

101 S. Stratford Rd., Winston-Salem,  
NC 27104; (800) 451-4872;  
fax (336) 723-2824.  
Contact: *Jerry Schwartz,*  
*vice president, marketing.*  
E-mail: [triad@tgic.com](mailto:triad@tgic.com)  
Web site: [www.triadguaranty.com](http://www.triadguaranty.com)

### TRISTAR MGA INC.

5408 W. Plano Parkway, Plano, TX  
75093; (972) 713-0513;  
fax (972) 713-0587.  
Contact: *Jim Kairies,*  
*chief financial officer.*  
E-mail: [jimk@tristarmga.net](mailto:jimk@tristarmga.net)  
Web site: [www.tristarmga.net](http://www.tristarmga.net)

# Directory

OF INSURANCE:  
SERVICES, PRODUCTS  
& PROVIDERS



## WESTERN RELIANCE

3611 S.W. Hood Ave., Portland, OR  
97239; (800) 932-0989;  
fax (503) 294-0263.

Contact: *Jeffrey Pritchard, senior vice president, sales and marketing.*

E-mail: [info@westernreliance.com](mailto:info@westernreliance.com)

Web site: [www.westernreliance.com](http://www.westernreliance.com)

## WNC FIRST INSURANCE SERVICES

899 El Centro St., S. Pasadena, CA  
91030; (626) 463-6400;  
fax (626) 463-2121.

Contact: *Carl L. Herrmann III, president, chief operating officer.*

Web site: [www.wncfirst.com](http://www.wncfirst.com)

## ZC STERLING CORP.

210 Interstate N. Pkwy, Ste. 400,  
Atlanta, GA 30339;  
(800) 962-9654; fax (770) 690-8240.

Contact: *James O. Watts, senior vice president, chief marketing officer.*

E-mail: [jimmy.watts@zcsterling.com](mailto:jimmy.watts@zcsterling.com)

Web site: [www.zcsterling.com](http://www.zcsterling.com)

## PRODUCTS & SERVICES

### AUDITS

FINANCIAL DIMENSIONS INC.  
KISTLER FINANCIAL  
INSURANCE GROUP INC.

### AUTO COLLATERAL TRACKING

THE ASSURANCE GROUP INC.  
FIRST AMERICAN REAL ESTATE SOLUTIONS  
FIRSTFIN INSURANCE SERVICES INC.  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
OVERBY-SEAWELL CO.  
SEATTLE SPECIALTY  
INSURANCE SERVICES INC.  
STATE NATIONAL COMPANIES  
SWBC  
TRISTAR MGA INC.  
WESTERN RELIANCE  
WNC FIRST INSURANCE SERVICES

### CLAIMS PROCESSING

AQUBANC LLC  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
OVERBY-SEAWELL CO.  
WNC FIRST INSURANCE SERVICES  
ZC STERLING CORP.

### COMMERCIAL BUILDING INSURANCE

THE ASSURANCE GROUP INC.  
FIRSTFIN INSURANCE SERVICES INC.  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
LOAN PROTECTOR  
INSURANCE SERVICES  
OVERBY-SEAWELL CO.  
PROCTOR FINANCIAL INSURANCE  
SEATTLE SPECIALTY  
INSURANCE SERVICES INC.  
SPIRO RISK MANAGEMENT INC.  
WNC FIRST INSURANCE SERVICES

### COMPLIANCE

THE ASSURANCE GROUP INC.  
FIRST AMERICAN  
REAL ESTATE SOLUTIONS  
ZC STERLING CORP.

### CONDOMINIUM INSURANCE

THE ASSURANCE GROUP INC.  
INSURELUTIONS INC.  
OVERBY-SEAWELL CO.  
ZC STERLING CORP.

### DIRECTORS & OFFICERS INSURANCE

BANKERS INSURANCE SERVICE  
FINANCIAL PROFESSIONAL  
RISK SOLUTIONS INC.  
SPIRO RISK MANAGEMENT INC.

### EARTHQUAKE INSURANCE

INSURELUTIONS INC.  
PROCTOR FINANCIAL INSURANCE  
ZC STERLING CORP.

### EQUITY/SECOND MORTGAGE INSURANCE

THE ASSURANCE GROUP INC.  
FIRST AMERICAN  
REAL ESTATE SOLUTIONS  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
OLD REPUBLIC TITLE,  
RESIDENTIAL INFORMATION SERVICES  
OVERBY-SEAWELL CO.  
PROCTOR FINANCIAL INSURANCE  
SEATTLE SPECIALTY  
INSURANCE SERVICES INC.  
SPIRO RISK MANAGEMENT INC.  
TRANSUNION  
WNC FIRST INSURANCE SERVICES

### ERRORS & OMISSIONS

BANKERS INSURANCE SERVICE  
FINANCIAL PROFESSIONAL  
RISK SOLUTIONS INC.

KISTLER FINANCIAL  
INSURANCE GROUP INC.  
OVERBY-SEAWELL CO.  
PROCTOR FINANCIAL INSURANCE  
SPIRO RISK MANAGEMENT INC.  
ZC STERLING CORP.

### FLOOD CERTIFICATIONS

THE ASSURANCE GROUP INC.  
FINANCIAL PROFESSIONAL  
RISK SOLUTIONS INC.  
FIRST AMERICAN  
REAL ESTATE SOLUTIONS  
FLOOD INSURANCE SERVICES INC.  
GEOTRAC  
KISTLER FINANCIAL INSURANCE GROUP INC.  
LSI  
PALMA LAZAR & ULSH  
PROCTOR FINANCIAL INSURANCE  
SEATTLE SPECIALTY  
INSURANCE SERVICES INC.  
STORMWATER RESEARCH GROUP  
WESTERN RELIANCE

### FLOOD INSURANCE

THE ASSURANCE GROUP INC.  
ASSURANT GROUP  
FINANCIAL PROFESSIONAL  
RISK SOLUTIONS INC.  
FIRST AMERICAN  
REAL ESTATE SOLUTIONS  
FIRSTFIN INSURANCE SERVICES INC.  
FLOOD INSURANCE SERVICES INC.  
INSURELUTIONS INC.  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
LSI  
PROCTOR FINANCIAL INSURANCE  
SEATTLE SPECIALTY  
INSURANCE SERVICES INC.  
SWBC  
TRISTAR MGA INC.  
WESTERN RELIANCE  
WNC FIRST INSURANCE SERVICES  
ZC STERLING CORP.

### FLOOD ZONE DETERMINATIONS

THE ASSURANCE GROUP INC.  
FINANCIAL DIMENSIONS INC.  
FINANCIAL PROFESSIONAL  
RISK SOLUTIONS INC.  
FIRST AMERICAN  
REAL ESTATE SOLUTIONS  
FLOOD INSURANCE SERVICES INC.  
GEOTRAC  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
LOAN PROTECTOR  
INSURANCE SERVICES  
LSI  
OLD REPUBLIC TITLE,  
RESIDENTIAL INFORMATION SERVICES  
PROCTOR FINANCIAL INSURANCE  
SEATTLE SPECIALTY  
INSURANCE SERVICES INC.  
STORMWATER RESEARCH GROUP  
TRANSUNION  
WESTERN RELIANCE

# Directory

## OF INSURANCE: SERVICES, PRODUCTS & PROVIDERS

### **FORCE-PLACED PRODUCTS**

THE ASSURANCE GROUP INC.  
ASSURANT GROUP  
FINANCIAL PROFESSIONAL  
RISK SOLUTIONS INC.  
FIRSTFIN INSURANCE SERVICES INC.  
FLOOD INSURANCE SERVICES INC.  
GEOTRAC  
INSURELUTIONS INC.  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
LOAN PROTECTOR INSURANCE SERVICES  
OVERBY-SEAWELL CO.  
SPIRO RISK MANAGEMENT INC.  
STATE NATIONAL COMPANIES  
SWBC  
TRISTAR MGA INC.  
WESTERN RELIANCE  
WNC FIRST INSURANCE SERVICES  
ZC STERLING CORP.

### **HAZARD INSURANCE**

THE ASSURANCE GROUP INC.  
ASSURANT GROUP  
FIRSTFIN INSURANCE  
SERVICES INC.  
FLOOD INSURANCE SERVICES INC.  
INSURELUTIONS INC.  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
LOAN PROTECTOR  
INSURANCE SERVICES  
OVERBY-SEAWELL CO.  
PROCTOR FINANCIAL INSURANCE  
SPIRO RISK MANAGEMENT INC.  
WESTERN RELIANCE  
WNC FIRST INSURANCE SERVICES  
ZC STERLING CORP.

### **HOMEOWNERS INSURANCE**

THE ASSURANCE GROUP INC.  
FIRSTFIN INSURANCE  
SERVICES INC.  
FLOOD INSURANCE SERVICES INC.  
INSURELUTIONS INC.  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
WNC FIRST INSURANCE SERVICES  
ZC STERLING CORP.

### **LIABILITY**

FIRST AMERICAN  
REAL ESTATE SOLUTIONS

### **MANUFACTURED HOUSING INSURANCE**

THE ASSURANCE GROUP INC.  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
PROCTOR FINANCIAL INSURANCE  
WNC FIRST INSURANCE SERVICES  
ZC STERLING CORP.

### **MORTGAGE IMPAIRMENT**

BANKERS INSURANCE SERVICE  
FINANCIAL PROFESSIONAL  
RISK SOLUTIONS INC.  
FIRST AMERICAN  
REAL ESTATE SOLUTIONS  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
OLD REPUBLIC TITLE,  
RESIDENTIAL INFORMATION  
SERVICES  
PROCTOR FINANCIAL INSURANCE  
SEATTLE SPECIALTY  
INSURANCE SERVICES INC.  
SPIRO RISK MANAGEMENT INC.  
TRISTAR MGA INC.  
WNC FIRST INSURANCE SERVICES

### **MORTGAGE LIFE**

AIG AMERICAN GENERAL  
FIRSTFIN INSURANCE SERVICES INC.  
SWBC  
WNC FIRST INSURANCE SERVICES

### **MORTGAGE FRAUD INSURANCE**

PBIS INSURANCE SERVICES INC.

### **OUTSOURCING**

THE ASSURANCE GROUP INC.  
ASSURANT GROUP  
FINANCIAL DIMENSIONS INC.  
FIRST AMERICAN REAL ESTATE SOLUTIONS  
FIRSTFIN INSURANCE SERVICES INC.  
INSURELUTIONS INC.  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
LOAN PROTECTOR  
INSURANCE SERVICES  
OVERBY-SEAWELL CO.  
PROCTOR FINANCIAL INSURANCE  
SPIRO RISK MANAGEMENT INC.  
SUPERIOR HOME SERVICES  
SWBC  
WNC FIRST INSURANCE SERVICES  
ZC STERLING CORP.

### **PRIVATE MORTGAGE INSURANCE**

RADIAN  
TRIAD GUARANTY INSURANCE CORP.

### **PROCESSING**

AQUBANC LLC  
TRISTAR MGA INC.  
ZC STERLING CORP.

### **REO INSURANCE**

THE ASSURANCE GROUP INC.  
FINANCIAL PROFESSIONAL  
RISK SOLUTIONS INC.  
FIRSTFIN INSURANCE SERVICES INC.  
INSURELUTIONS INC.  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
LOAN PROTECTOR  
INSURANCE SERVICES  
OVERBY-SEAWELL CO.  
PROCTOR FINANCIAL INSURANCE  
SPIRO RISK MANAGEMENT INC.  
SWBC  
WNC FIRST INSURANCE SERVICES  
ZC STERLING CORP.

### **TITLE INSURANCE**

EXPRESS FINANCIAL SERVICES INC.  
FINANCIAL DIMENSIONS INC.  
FIRST AMERICAN  
REAL ESTATE SOLUTIONS  
LSI  
OLD REPUBLIC TITLE,  
RESIDENTIAL INFORMATION SERVICES  
TRANSUNION

### **TRACKING**

THE ASSURANCE GROUP INC.  
ASSURANT GROUP  
FIRSTFIN INSURANCE SERVICES INC.  
GEOTRAC  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
LOAN PROTECTOR  
INSURANCE SERVICES  
OVERBY-SEAWELL CO.  
PROCTOR FINANCIAL INSURANCE  
SEATTLE SPECIALTY  
INSURANCE SERVICES INC.  
SPIRO RISK MANAGEMENT INC.  
SWBC  
TRISTAR MGA INC.  
WESTERN RELIANCE  
WNC FIRST INSURANCE SERVICES  
ZC STERLING CORP.

### **WIND INSURANCE**

INSURELUTIONS INC.  
KISTLER FINANCIAL  
INSURANCE GROUP INC.  
PROCTOR FINANCIAL INSURANCE  
SWBC  
WNC FIRST INSURANCE SERVICES  
ZC STERLING CORP.