

Law Offices of  
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May 18, 2025

Michael Leone  
Fuller  
5030 E. Second Street  
206-C  
Long Beach, CA 90803

Re: Insurance  
1559 Brockton Ave. (8)  
2572 S. Sepulveda 90064 (5)

Dear Michael:

Thank you for your outstanding, terrific Effort and work in obtaining these two Property/Liability policies for the two apartment buildings identified above. I know it was difficult.

Major insurance companies do not want to underwrite new business in California? Apparently, they're fearful of wildfires?

As we discussed by phone, I'm very appreciative because I contacted well over 18 very large, elite and well established INSURANCE BROKERS, without success.

So many of these Companies did not wish to help with the preliminary investigation, and didn't even offer a preprinted, conventional, schedule or application?

On the other hand, your Company had a two-page form which asked for only essential and important information. Your Company determined the square footage for the units, parking, and the date when the buildings were originally constructed. All these buildings have had refurbished, restored sewage, plumbing, and electrical systems and services. All these buildings have had either new roofs or roofs that have been repaired and restored. We have never had a water-related claim, mold claim, or bedbugs. We've never had any claim associated with discrimination or trip and fall?

Our plumbers, electricians and handymen always evaluate the smoke/carbon monoxide alarms each visit, check the pilots and the heaters and stoves as well as the hot water heater. Most of the units are small and do not require or need a subpanel.

For instance, we cut back the shrubs and brush so that it is not a fire hazard, and inhibits rodents traveling onto our roofs. We believe in being preemptive. We have installed fire extinguishers throughout the common areas. We have proper doors and locks.

Again, in 40 years, we never had a claim alleging that we were Negligent or otherwise careless.

We are a good risk and very good managers.

Thank you again as you have certainly achieved and earned your fees/commission.

I would like to be in a position to sign any documents necessary and post a check to either the insurance carrier or your agent.

The Sepulveda building is somewhat time sensitive, whereas the Brockton building may not be. We have also engaged a company to repair and restore any fractures in the concrete or asphalt in the driveway.

Thank you again.

Your Friend Always,

  
Michael Millman