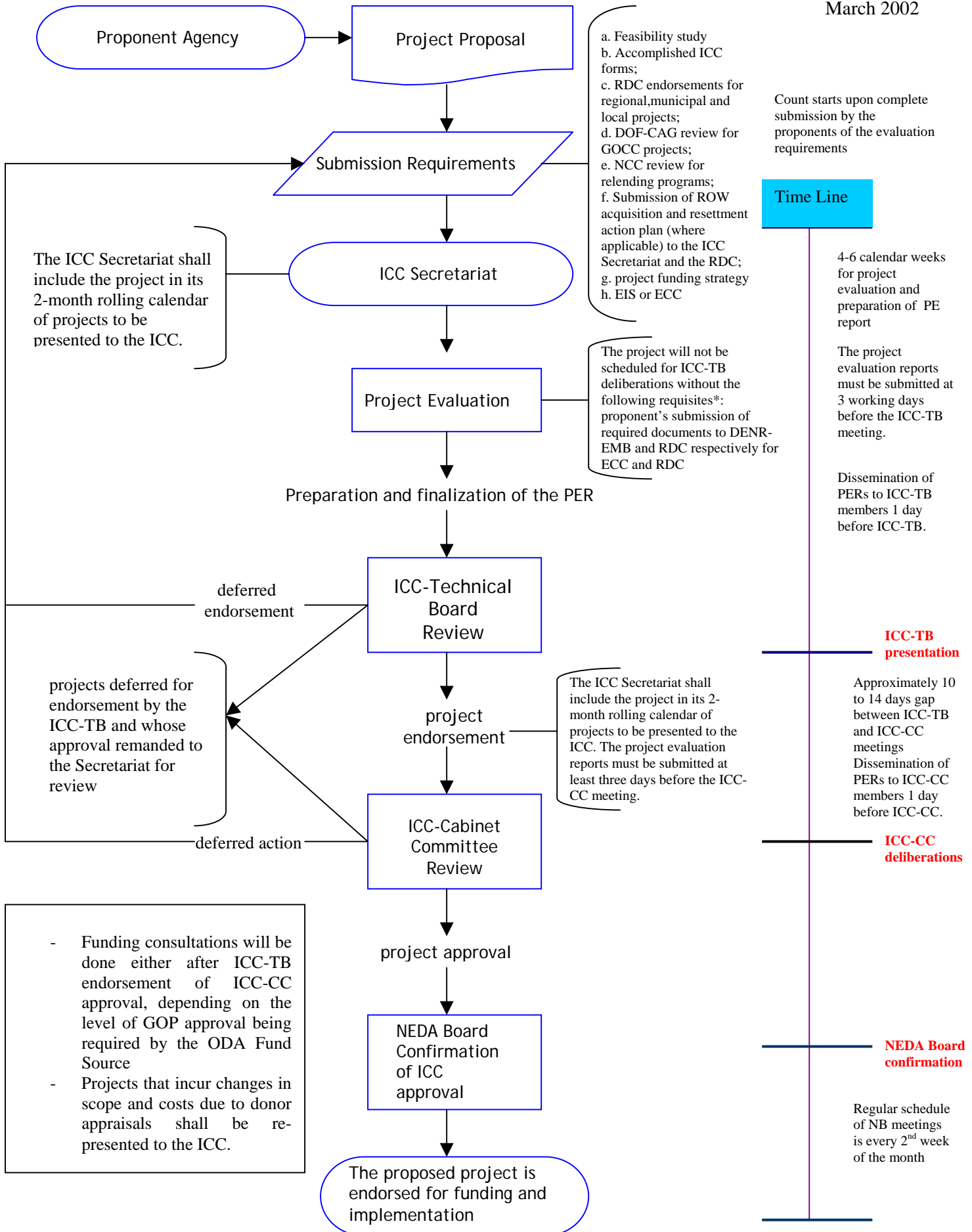


Flowchart of ICC Business

March 2002



*- where applicable