



NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

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In the Matter of

**ARCH INSURANCE COMPANY**

No. 2018-0133-S

Respondent.

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**CONSENT ORDER**

**WHEREAS**, the Department of Financial Services (the “Department”) conducted an investigation of Arch Insurance Company (hereinafter “Respondent”) regarding its issuance of blanket accident and health insurance policies to New York volunteer firefighter districts, departments and companies (hereinafter “volunteer firefighter companies”).

**WHEREAS**, the Department concluded that Respondent’s blanket accident and health policies issued to New York volunteer firefighter companies from 2011 to 2017 constituted a violation of 11 NYCRR 52.45(f) (Insurance Regulation 62) by failing to satisfy minimum loss ratio standards.

**WHEREAS**, the Department concluded that Respondent’s failure to take any remedial action to address the inadequate performance of its blanket accident and health insurance policies issued to New York volunteer firefighter companies resulted in New York volunteer firefighter companies paying insurance premiums for coverage that did not bare a reasonable relationship to the benefits provided under the policies.

**WHEREAS**, the Department and Respondent are willing to resolve the matters cited herein in lieu of proceeding by notice and hearing.

**NOW, THEREFORE**, this Consent Order contains the Department's findings and the relief agreed to by the Department and Respondent.

### **BACKGROUND**

1. Respondent is domiciled in Missouri and is licensed as a property and casualty insurance company in New York. Pursuant to Insurance Law §1113(a)(3), Respondent is authorized to write accident and health insurance in New York. Respondent offers blanket accident and health policies to groups in New York.
2. The Department commenced an investigation of Respondent requesting information regarding its issuance of blanket accident and health insurance policies to volunteer fire fighter companies in New York.
3. Between 2011-2017, Respondent issued blanket accident and health insurance policies to a total of 628 volunteer firefighter companies throughout New York State (see Appendix A). Over the seven-year period, 3,332 blanket accident and health policies were issued to those 628 New York volunteer firefighter companies.
4. Respondent's blanket accident and health insurance policies issued to New York volunteer firefighter companies failed to comply with minimum loss ratio standards in 11 NYCRR 52.45(f) (Insurance Regulation 62). In fact, Respondent consistently maintained minimum loss ratios in the high 20 percent to low 30 percent range. Pursuant to 11 NYCRR 52.45(f) (Insurance Regulation 62), the minimum loss ratio for blanket accident and health insurance policies shall be 65 percent, except that for insurance covering less than 50 persons at inception, excluding dependents, the minimum loss ratio shall be 60 percent.

## **FINDINGS**

5. From 2011-2017, Respondent violated the minimum standards for the form, content and sale of health insurance in 11 NYCRR 52.45(f) (Insurance Regulation 62) by failing to adequately maintain minimum loss ratio standards applicable to blanket accident and health insurance.
6. From 2011-2017, Respondent failed to take any corrective or remedial measures to address the substandard performance of the Respondent's blanket accident and health insurance issued to New York volunteer firefighter companies resulting in New York volunteer firefighter companies paying insurance premiums for policies that did not bare a reasonable relationship to the benefits provided under the policies. Respondent's failure to maintain minimum loss ratios in compliance with law resulted in New York volunteer firefighter companies being overcharged for premiums in the aggregate amount of five million three hundred thousand dollars (\$5,300,000.00) from 2011-2017.

## **VIOLATIONS**

7. By reason of the foregoing, Respondent violated 11 NYCRR 52.45(f) (Insurance Regulation 62), promulgated pursuant to Insurance Law § 3217, by failing to adequately maintain minimum loss ratio standards applicable to blanket accident and health insurance.

## **AGREEMENT**

**IT IS HEREBY AGREED AND ORDERED** that Respondent and all of its subsidiaries, affiliates, successors, assigns, agents, representatives, and employees, shall comply with the following:

8. As a result of the Department's investigation:

- a. Respondent has updated and received Department approval on April 11, 2018 for its blanket accident and health policy and premium rates issued to New York volunteer firefighter companies, which include premium rates that comply with the minimum loss ratio standards set forth in 11 NYCRR 52.45(f).
  - b. Respondent shall send a notice approved by the Department informing each of the impacted New York volunteer firefighter companies identified in Appendix A of their retroactive rebates reflective of each New York volunteer firefighter company's portion of Respondent's five million three hundred thousand dollars (\$5,300,000.00) minimum loss ratio performance shortfall.
9. Respondent shall, by March 1, 2019, provide proof to the Department that each of the impacted New York volunteer firefighter companies identified in Appendix A has been provided retroactive rebates that are reflective of each New York volunteer firefighter company's portion of Respondent's five million three hundred thousand dollars (\$5,300,000.00) minimum loss ratio performance shortfall.
10. Within ninety (90) days from the date of Respondent's execution of this Consent Order, Respondent shall provide an up-to-date detailed summary of the corrective actions taken, or proposed to be taken, in full compliance with this Consent Order.
11. Respondent shall also take all necessary steps to comply with the New York Insurance Law and Regulations with respect to its insurance policies in the future.
12. Respondent shall submit a report to the Department by May 1 of each year for the next five years, beginning on May 1, 2019, containing experience data for each blanket accident and health policy form issued to New York volunteer firefighter companies during the prior calendar year. Such experience data reporting shall be in a format acceptable to the Department and consistent with 11 NYCRR 52.44(a)(2). Upon review of the experience data report, the Department may require the Respondent to submit a corrective action plan in accordance with 11 NYCRR 52.44.

### **MONETARY PENALTY**

13. Within seven (7) days of the execution of this Consent Order, Respondent shall pay a civil penalty of one million dollars (\$1,000,000.00). Respondent agrees that it will not claim, assert, or apply for a tax deduction or tax credit with regard to any U.S. federal, state or local tax, directly or indirectly, for any portion of the civil monetary penalty paid pursuant to this Consent Order.
14. The above referenced payment shall be payable to the New York State Department of Financial Services in accordance with the Department's instructions.

### **BREACH OF THE CONSENT ORDER**

15. In the event that the Department believes Respondent to be materially in breach of this Consent Order ("Breach"), the Department will provide written notice of such Breach to Respondent and Respondent must, within ten (10) business days from the date of receipt of said notice, or on a later date if so determined in the sole discretion of the Department, appear before the Department and have an opportunity to rebut the Department's contention that a Breach has occurred and, to the extent pertinent, to demonstrate that any such Breach is not material or has been cured.
16. Respondent understands and agrees that Respondent's failure to appear before the Department to make the required demonstration within the specified period as set forth herein is presumptive evidence of Respondent's Breach. Upon a finding of Breach, the Department has all the remedies available to it under New York or other applicable laws and may use any and all evidence available to the Department for all ensuing examinations, hearings, notices, orders, and other remedies that may be available under New York or other applicable laws.

### **OTHER PROVISIONS**

17. If Respondent defaults on any of its obligations under this Consent Order, the Department may terminate this Consent Order, at its sole discretion, upon ten (10) days' written notice to Respondent. In the event of such termination, Respondent expressly agrees and acknowledges that this Consent Order shall in no way bar or otherwise preclude the Department from commencing, conducting, or prosecuting any investigation, action, or proceeding, however denominated, related to the Consent Order, against Respondent or from using in any way the statements, documents, or other materials produced or provided by Respondent prior to or after the date of this Consent Order, including, without limitation, such statements, documents, or other materials, if any, provided for purposes of settlement negotiations.
18. The Department has agreed to the terms of this Consent Order based on, among other things, representations made to the Department by Respondent and the Department's own factual examination. To the extent that representations made by Respondent are later found to be materially incomplete or inaccurate, this Consent Order or certain provisions thereof are voidable by the Department in its sole discretion.
19. Upon the request of the Department, Respondent shall provide all documentation and information necessary for the Department to verify compliance with this Consent Order.
20. All notices, reports, requests, certifications, and other communications to the Department regarding this Consent Order shall be in writing and shall be directed as follows:

If to the Department:

New York State Department of Financial Services  
One State Street, 19<sup>th</sup> Floor  
New York, NY 10004-1511  
Attention: Laura Evangelista, Executive Deputy Superintendent for Insurance

If to the Company:

Arch Insurance Company  
Harborside 3  
210 Hudson Street, Suite 300  
Jersey City, NJ 07311  
Attention: Andres Prieto, Vice President & Chief Regulatory Counsel

With a copy to:


Fredric Bodner, Esq.  
Hinman Straub  
121 State Street  
Albany, N.Y. 12207

21. This Consent Order and any dispute thereunder shall be governed by the laws of the State of New York without regard to any conflicts of laws principles.
22. Respondent waives its right to further notice and hearing in this matter as to any allegations of past violations up to and including the Effective Date and agrees that no provision of the Consent Order is subject to review in any court or tribunal outside the Department.
23. This Consent Order may not be amended except by an instrument in writing signed on behalf of all parties to this Consent Order.
24. This Consent Order constitutes the entire agreement between the Department and Respondent relating to the violations identified herein and supersedes any prior communication, understanding, or agreement, whether written or oral, concerning the subject matter of this Consent Order. No inducement, promise, understanding, condition, or


warranty not set forth in this Consent Order has been relied upon by any party to this Consent Order.

25. In the event that one or more provisions contained in this Consent Order shall for any reason be held invalid, illegal, or unenforceable in any respect, such invalidity, illegality, or unenforceability shall not affect any other provision of this Consent Order.
26. Upon execution by the parties to this Consent Order, no further action will be taken by the Department against Respondent for the conduct set forth in this Consent Order, subject to the terms of this Consent Order.
27. This Consent Order may be executed in one or more counterparts, and shall become effective when such counterparts have been signed by each of the parties hereto and So Ordered by the Superintendent of Financial Services.


ARCH INSURANCE COMPANY

By:  Dated: 12-10-18  
Andres Prieto  
Vice President & Chief Regulatory Counsel

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

By:  Dated: 1/09/19  
Laura Evangelista  
Executive Deputy Superintendent for Insurance

**THE FOREGOING CONSENT ORDER IS HEREBY APPROVED.**

By:  Dated: 1/10/2019  
Maria T. Vullo  
Superintendent of Financial Services



## Appendix A: List of Impacted Policyholders

ACCORD FIRE DISTRICT
AKRON FIRE CO., INC.
ALLEGANY FIRE DISTRICT
ALLEGANY RESCUE AND EMS INC
ALMOND VOLUNTEER FIRE COMPANY
ALTONA FIRE DISTRICT, INC.
AMAGANSETT FIRE DISTRICT
AMITYVILLE FIRE DEPARTMENT, INC.
ARDSLEY ENGINE COMPANY #1
ARGYLE EMERGENCY SQUAD INC
ASHLAND FIRE DEPARTMENT
AURORA COLDEN FIRE DISTRICT #6
AUSABLE-CHESTERFIELD-KEESEVILLE
AVERILL PARK SAND LAKE FIRE DISTRICT #2
AVON ROTARY - LIONS AMBULANCE SERVICE, INC.
BAINBRIDGE FIRE DISTRICT
BALDWIN FIRE DISTRICT
BARKER FIRE DEPARTMENT, INC.
BAY RIDGE RESCUE SQUAD, INC.
BAY SHORE FIRE DISTRICT
BAYPORT FIRE DISTRICT
BAYSIDE COMMUNITY VOLUNTEER AMBULANCE CORPS
BEAVER DAMS VOLUNTEER FIRE COMPANY INC.
BEAVERKILL VALLEY FIRE DISTRICT
BEEKMAN FIRE DISTRICT
BELGIUM-COLD SPRINGS FIRE DISTRICT
BELLEVILLE VOLUNTEER FIRE DEPARTMENT, INC.
BELLEVUE FIRE DISTRICT #9 OF THE TOWN OF CHEEKTOWA
BELLMORE FIRE DISTRICT
BERKSHIRE FIRE DISTRICT
BERNE FIRE DISTRICT
BETHPAGE FIRE DISTRICT
BLACK RIVER FIRE DEPARTMENT, INC.
BLAUVELT VOLUNTEER FIRE COMPANY, INC.
BLOOMINGDALE VOLUNTEER FIRE DEPARTMENT
BOARD OF FIRE COMMISSIONERS, OTEGO FIRE DISTRICT
BOARD OF FIRE COMMISSIONERS, THE SIDNEY CENTER FIRE DISTRICT
BOHEMIA FIRE DISTRICT
BOSTON FIRE COMPANY, INC.
BOWMANSVILLE VOLUNTEER FIRE ASSOCIATION
BRENTWOOD LEGION AMBULANCE SERVICE, INC.

**Appendix A: List of Impacted Policyholders**

BREWERTON FIRE DISTRICT
BRIDGEHAMPTON FIRE DISTRICT
BRISTOL VOLUNTEER FIRE DEPARTMENT
BROOKHAVEN FIRE DISTRICT
BULLVILLE FIRE COMPANY INC
BURKE VOLUNTEER FIRE DEPARTMENT, INC.
BURNT HILLS FIRE DISTRICT
BURTONSVILLE VOLUNTEER FIRE DEPT. INC.
BUSHNELL'S BASIN FIRE ASSOCIATION, INC.
CADYVILLE FIRE DISTRICT
CALLICOON CENTER FIRE DISTRICT
CALLICOON FIRE DISTRICT
CAMBRIA VOLUNTEER FIRE COMPANY, INC.
CAMILLUS FIRE DEPARTMENT
CARLE PLACE HOOK, LADDER AND HOSE COMPANY #1
CASTLETON FIRE COMPANY, INC.
CASTLETON VOLUNTEER AMBULANCE SERVICE, INC.
CATO FIRE DEPARTMENT, INC.
CATON FIRE DISTRICT #1
CATTARAUGUS INDIAN RESERVATION VOLUNTEER FIRE DEPA
CAUGHDENYOY VOLUNTEER FIRE DEPARTMENT, INC.
CAYUGA VOLUNTEER FIRE DEPARTMENT
CELORON HOSE COMPANY #1
CENTRAL ISLIP FIRE DISTRICT
CENTRAL ORLEANS VOLUNTEER AMBULANCE
CENTRAL SQUARE FIRE COMPANY #1, INC.
CHAMPLAIN FIRE DISTRICT
CHATEAUGAY/BRAINARDSVILLE FIRE DISTRICT
CHENANGO AMBULANCE SERVICES, INC.
CHERRY CREEK FIRE DISTRICT
CHOCONUT CENTER FIRE COMPANY
CHURUBUSCO VOLUNTEER FIRE DEPARTMENT, INC.
CICERO FIRE DISTRICT
CITY OF BEACON FIRE DEPARTMENT
CLARENCE CENTER VOLUNTEER FIRE COMPANY, INC.
CLARENCE FIRE DISTRICT
CLARENCE VOLUNTEER FIRE CO., INC.
CLARYVILLE FIRE DISTRICT
CLAY VOLUNTEER FIRE DEPARTMENT, INC.
CLERMONT FIRE DISTRICT
CLEVELAND HILL FIRE DISTRICT #6

### Appendix A: List of Impacted Policyholders

COCHECTON FIRE DISTRICT
CODY FIRE DISTRICT AND CODY VOLUNTEER FIRE DEPARTM
COLESVILLE FIRE DISTRICT #1
COLLINS FIRE DISTRICT
COMMACK FIRE DISTRICT
COMMISSIONERS OF CENTRAL BRIDGE FIRE DISTRICT
COMMISSIONERS OF CIRCLEVILLE FIRE DISTRICT
COMMISSIONERS OF POCATELLO FIRE DISTRICT
COMMUNITY AMBULANCE COMPANY, INC.
CONESUS FIRE DISTRICT #1
CONQUEST FIRE COMPANY, INC.
CONTINENTAL VILLAGE VOLUNTEER FIRE DEPARTMENT
COOPERSTOWN FIRE DEPARTMENT
COPAKE FIRE DISTRICT, INC.
COPENHAGEN VOLUNTEER FIRE DEPARTMENT, INC.
COPIAGUE FIRE DISTRICT
CORAM FIRE DISTRICT
CORTLANDVILLE FIRE DISTRICT
COUNTY OF DUTCHESS
CRANESVILLE VOLUNTEER FIRE DEPARTMENT, INC.
CRONOMER VALLEY FIRE DISTRICT
CUYLER FIRE DISTRICT
DANBY FIRE DISTRICT
DEERFIELD FIRE DISTRICT #1
DEWITT FIRE DISTRICT
DICKINSON FIRE DISTRICT
DIX HILLS FIRE DISTRICT
DONALD MCFEE MEMORIAL AMBULANCE SERVICE, INC.
DOYLE FIRE DISTRICT #1
DRYDEN AMBULANCE, INC.
DURHAM AMBULANCE INC.
EAGLE FIRE ENGINE & HOSE COMPANY
EARLVILLE VOLUNTEER FIRE DEPARTMENT
EAST BRENTWOOD FIRE DISTRICT
EAST CANADA CREEK FIRE DISTRICT
EAST CHATHAM FIRE CO., INC.
EAST CORNING VOLUNTEER FIRE DEPARTMENT, INC.
EAST FARMINGDALE VOLUNTEER FIRE COMPANY, INC.
EAST FISHKILL FIRE DISTRICT
EAST GLENVILLE FIRE DISTRICT #3
EAST ISLIP FIRE DISTRICT

### Appendix A: List of Impacted Policyholders

EAST MARION FIRE DISTRICT
EAST MEADOW FIRE DISTRICT
EAST MORICHES FIRE DISTRICT
EAST PALMYRA VOLUNTEER FIRE DEPARTMENT, INC.
EAST QUOGUE FIRE DISTRICT
EAST SYRACUSE VOLUNTEER FIREMEN, INC.
EASTPORT FIRE DISTRICT
EATON FIRE DISTRICT #1, ETAL
EATON'S NECK FIRE DISTRICT
EDMESTON FIRE DISTRICT
ELIZABETHTOWN FIRE DISTRICT
ELIZABETHTOWN-LEWIS EMERGENCY SQUAD, INC.
ELLENBURG DEPOT FIRE DISTRICT 21, INC.
ELLCOTT CREEK VOLUNTEER FIRE COMPANY, INC.
ELLISBURG VOLUNTEER FIRE DEPARTMENT, INC.
ELMSFORD FIRE DEPARTMENT
ELMWOOD PARK FIRE DISTRICT
EMPIRE HOSE COMPANY #3, INC.
ENDWELL FIRE DISTRICT
ENTERPRISE FIRE CO NO #1
EPHRATAH VOLUNTEER FIRE DEPARTMENT, INC.
ERIEVILLE FIRE DISTRICT
ERIN FIRE DISTRICT #1
ETNA VOLUNTEER FIRE DEPARTMENT, INC.
EXEMPT FIREMEN'S BENEVOLENT ASSOCIATION OF LONG BEACH
FABIUS FIRE DISTRICT
FAIR HARBOR FIRE DISTRICT
FAIRVILLE VOLUNTEER FIRE DEPARTMENT
FANCHER HULBERTON MURRAY FIRE DISTRICT
FAYETTE-VARICK FIRE DISTRICT
FAYETTEVILLE FIREMEN'S ASSOCIATION
FIRE DEPARTMENT OF FAIR HAVEN, INC.
FIRE DISTRICT #1, TOWN OF ROTTERDAM
FIRE DISTRICT #2 TOWN OF ROTTERDAM
FIRE DISTRICT #3 OF THE TOWN OF PLATTSBURGH
FIRE DISTRICT #7 DBA THOMAS CORNERS VOLUNTEER FIRE DEPT.
FIRST FIRE DISTRICT TOWN OF GRANBY
FIVE MILE POINT FIRE COMPANY, INC.
FLANDERS FIRE DISTRICT
FLANDERS NORTHAMPTON VOLUNTEER AMBULANCE COMPANY, INC
FOREST VIEW FIRE DISTRICT

### Appendix A: List of Impacted Policyholders

FORESTPORT FIREFIGHTERS, INC.
FORKS FIRE DISTRICT #3
FORT ANN RESCUE SQUAD, INC.
FORT ANN VOLUNTEER FIRE CO.
FORT EDWARD RESCUE SQUAD, INC.
FORT HUNTER FIRE DISTRICT
FORT HUNTER FIRE DISTRICT & FORT HUNTER ENGINE & HOSE CO
FOUR TOWN FIRST AID SQUAD, INC.
FRANKLIN-TREADWELL FIRE DISTRICT
FRANKLINVILLE FIRE DISTRICT
FREEHOLD VOLUNTEER FIRE COMPANY, INC.
GALWAY VOLUNTEER FIRE COMPANY, INC.
GENEGANTSLET FIRE COMPANY
GENOA FIRE DISTRICT
GEORGETOWN BOARD OF FIRE COMMISSIONERS
GERRITSEN BEACH FIRE VOLUNTEER, INC.
GERRY VOLUNTEER FIRE DEPARTMENT, INC.
GHENT VOLUNTEER FIRE COMPANY #1, INC.
GIBSON FIRE DISTRICT #1
GLEN OAKS VOLUNTEER AMBULANCE CORPS, INC.
GLEN PARK VOLUNTEER FIRE DEPARTMENT
GLENVILLE FIRE DISTRICT #2
GLENVILLE FIRE DISTRICT #5
GLENVILLE FIRE DISTRICT 6 & WEST GLENVILLE FIRE CO
GLENWOOD HOOK & LADDER ENGINE HOSE COMPANY, INC.
GOLDENS BRIDGE FIRE DISTRICT
GOSHEN FIRE DISTRICT
GRANVILLE ENGINE & HOSE COMPANY #1
GREAT NECK ALERT FIRE COMPANY
GREATER BALDWINVILLE AMBULANCE CORP, INC.
GREENPORT RESCUE SQUAD INC
GREENVILLE TOWNSHIP VOLUNTEER AMBULANCE CORPS
GUILDERLAND CENTER FIRE DISTRICT
GUILDERLAND FIRE DISTRICT
HAGAMAN VOLUNTEER FIRE DEPARTMENT, INC.
HAGERMAN FIRE DISTRICT
HAMPTON BAYS FIRE DISTRICT
HARFORD FIRE DISTRICT
HARRISVILLE VOLUNTEER FIRE DEPARTMENT, INC.
HARTFORD VOLUNTEER FIRE COMPANY, INC.
HARTLAND VOLUNTEER FIRE COMPANY

## Appendix A: List of Impacted Policyholders

HASTINGS VOLUNTEER FIRE DEPARTMENT, INC.
HAUPPAUGE FIRE DISTRICT
HAWTHORNE FIRE DISTRICT
HEMLOCK FIRE DISTRICT #1
HENDERSON FIRE DISTRICT
HENRIETTA FIRE DISTRICT
HEWLETT BAY FIRE DISTRICT
HIGH FALLS FIRE COMPANY
HILLSDALE-COPAKE FIRE DISTRICT
HINSDALE FIRE DISTRICT #1
HOOK & LADDER CO. #2, BALDWIN FIRE DEPARTMENT
HOOK & LADDER COMPANY #1 OF THE BALDWIN FIRE DEPARTMENT
HOOSIC VALLEY VOLUNTEER FIRE CO. #1
HOPKINTON FIRE DISTRICT
HORSEHEADS FIRE DISTRICT #1
HORSEHEADS TOWN & COUNTRY FIRE DEPARTMENT, INC.
HORTONVILLE FIRE DISTRICT
HOSE COMPANY #3 OF THE BALDWIN FIRE DEPARTMENT
HOSE COMPANY 4 OF THE BALDWIN FIRE DEPT.
HOWELLS FIRE DISTRICT
HUDSON FALLS VOLUNTEER FIRE DEPARTMENT, INC.
HUNTERSLAND VOLUNTEER FIRE DEPARTMENT, INC.
HUNTINGTON MANOR FIRE DISTRICT
HURLEY FIRE DISTRICT #1
HURLEYVILLE FIRE DISTRICT
HY-VIEW FIRE DISTRICT #8
INC. VILLAGE OF BABYLON FIRE DEPARTMENT
INC. VILLAGE OF BELLEROSE VOLUNTEER FIRE DEPARTMENT
INC. VILLAGE OF FREEPORT ET AL
INCORPORATED VILLAGE OF FARMINGDALE FIRE DEPARTMENT
INCORPORATED VILLAGE OF FLORAL PARK
INCORPORATED VILLAGE OF ISLAND PARK FIRE DEPARTMENT
INCORPORATED VILLAGE OF MALVERNE VOLUNTEER FIRE DEPT
INCORPORATED VILLAGE OF STEWART MANOR FIRE DEPARTMENT
INCORPORATED VILLAGE OF WILLISTON PARK FIRE DEPARTMENT
INTERLAKEN FIRE DEPARTMENT, INC.
INWOOD FIRE DISTRICT
ISLIP FIRE DISTRICT
ISLIP TERRACE FIRE DISTRICT
JAMESPORT FIRE DISTRICT
JAMESVILLE FIRE DISTRICT

### Appendix A: List of Impacted Policyholders

JEFFERSONVILLE FIRE DISTRICT
JEFFERSONVILLE VOLUNTEER 1ST AID CORPS, INC.
JOHNSONVILLE VOLUNTEER FIRE COMPANY, INC.
JOHNSTOWN AREA VOLUNTEER AMBULANCE CORP.
JUNIUS VOLUNTEER FIRE DEPARTMENT, INC.
KATONAH-BEDFORD HILLS VOLUNTEER AMBULANCE CORPS.
KAUNEONGA LAKE FIRE DISTRICT
KEENE TOWN FIRE DISTRICT #1
KEENE VALLEY FIRE DISTRICT
KENOZA LAKE FIRE DISTRICT
KENT FIRE DISTRICT #1
KIANTONE INDEPENDENT FIRE DEPARTMENT, INC.
KILLAWOG FIRE DISTRICT
KIRKVILLE FIRE DISTRICT
KIRKWOOD VOLUNTEER FIRE COMPANY DISTRICT #1, INC
KNOX FIRE DISTRICT
KRIPPLEBUSH-LYONSVILLE FIRE DISTRICT
LAFAYETTE VOLUNTEER FIRE DEPARTMENT
LAKE DELTA VOLUNTEER FIRE DEPARTMENT, INC.
LAKE PLEASANT VOLUNTEER FIRE CO.
LAKE RONKONKOMA FIRE DISTRICT
LAKELAND FIRE DISTRICT
LAKESIDE FIRE DISTRICT
LAKEVILLE FIRE DISTRICT
LANCASTER VOLUNTEER FIRE DEPARTMENT
LAVA VOLUNTEER FIRE DEPARTMENT, INC.
LEBANON VALLEY PROTECTIVE ASSOCIATION INC
LENAPE VOLUNTEER AMBULANCE CORPS INC
LEVITTOWN FIRE DISTRICT
LEWISTON FIRE COMPANY #1
LIBERTY JOINT FIRE DISTRICT
LILY DALE VOLUNTEER FIRE COMPANY, INC.
LIMA VOLUNTEER FIRE DEPARTMENT
LINDLEY PRESCHO VOLUNTEER FIRE DEPARTMENT
LISBON FIRE DISTRICT
LIVERPOOL FIRE DEPARTMENT, INC.
LIVONIA JOINT FIRE DISTRICT
LOCH SHELDRAKE FIRE DISTRICT
LOCKE FIRE DISTRICT #1
LOCUST VALLEY FIRE DISTRICT
LORRAINE VOLUNTEER FIRE COMPANY, INC.

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LYNCOURT FIRE DISTRICT
LYONS FALLS VOLUNTEER FIRE DEPARTMENT
MACEDON CENTER VOLUNTEER FIREMEN'S ASSOCIATION, INC
MACHIAS FIRE DISTRICT
MADRID FIRE DISTRICT
MADRID RESCUE SQUAD, INC.
MAIN TRANSIT FIRE DEPARTMENT, INC.
MAINE FIRE DISTRICT #1
MALONE CALLFIREMEN, INC
MANLIUS FIRE COMPANY
MAPLEWOOD VOLUNTEER FIRE DEPARTMENT
MARBLETOWN FIRST AID UNIT, INC.
MARCELLUS FIRE DEPARTMENT, INC.
MARIAVILLE VOLUNTEER FIRE DEPT AND LADIES AUXILIARY
MASTIC BEACH AMBULANCE DISTRICT
MASTIC FIRE DISTRICT
MASTIC VOLUNTEER AMBULANCE COMPANY, INC.
MATTITUCK FIRE DISTRICT
MAYBROOK FIRE DISTRICT
MAYFIELD FIRE DISTRICT #2
MCCONNELLSVILLE FIRE DISTRICT
MCDONOUGH FIRE DISTRICT, INC.
MCKOWNVILLE FIRE DISTRICT
MCLEAN FIRE DISTRICT
MEADOWMERE FIRE DISTRICT
MECKLENBURG VOLUNTEER FIRE COMPANY
MECO VOLUNTEER FIRE DEPARTMENT, INC.
MEDFORD FIRE DISTRICT
MEDWAY-GRAPEVILLE VOLUNTEER FIRE CO., INC.
MELVILLE FIRE DISTRICT
MEMPHIS FIRE DEPARTMENT, INC.
MENDON FIRE DISTRICT
MERRICK HOOK & LADDER COMPANY #1
MEXICO VOLUNTEER FIRE DEPARTMENT INC.
MIDDLE ISLAND FIRE DISTRICT
MIDDLEPORT VOLUNTEER FIRE COMPANY #1, INC.
MIDWAY FIRE DISTRICT
MILLER HOSE COMPANY, INC.
MILLER PLACE FIRE DISTRICT
MINETTO VOLUNTEER FIRE CORP
MOHAWK VALLEY AMBULANCE CORP. INC.



### Appendix A: List of Impacted Policyholders

MONROE JOINT FIRE DISTRICT
MONROE VOLUNTEER AMBULANCE CORPS, INC.
MONTEREY VOLUNTEER FIRE COMPANY, INC.
MONTGOMERY FIRE DISTRICT
MONTICELLO JOINT FIRE DISTRICT
MOREAU EMERGENCY SQUAD, INC.
MORRIS FIRE DISTRICT
MT KISCO VOLUNTEER AMBULANCE CORPS, INC.
MT. SINAI FIRE DISTRICT
MUNNSVILLE VOLUNTEER FIRE COMPANY
NANUET FIRE DISTRICT
NARROWSBURG FIRE DISTRICT
NEDROW VOLUNTEER FIRE DEPARTMENT, INC.
NEPTUNE HOSE COMPANY #1 OF DRYDEN, INC.
NESCONSET FIRE DISTRICT
NEW HAMPTON FIRE DISTRICT
NEW HAVEN VOLUNTEER FIRE CORPORATION, INC.
NEW LONDON FIRE DISTRICT #4
NEW PALTZ RESCUE SQUAD, INC.
NEW WOODSTOCK FIRE DISTRICT
NEWTON-ABBOTT FIRE COMPANY, INC.
NISKAYUNA FIRE DISTRICT #2
NIVERVILLE FIRE DEPARTMENT
NORTH AMITYVILLE FIRE COMPANY, INC.
NORTH AREA VOLUNTEER AMBULANCE CORPS, INC.
NORTH BAILEY FIRE COMPANY, INC.
NORTH BOSTON VOLUNTEER FIRE COMPANY, INC.
NORTH BRANCH FIRE DISTRICT
NORTH CASTLE SOUTH FIRE DISTRICT #1
NORTH EAST MOBILE SEARCH & RESCUE AKA NEMSAR
NORTH GRANVILLE HOSE COMPANY, INC.
NORTH MASSAPEQUA FIRE DISTRICT
NORTH PATCHOGUE FIRE DISTRICT
NORTH SEA FIRE DISTRICT
NORTH SHORE VOLUNTEER EMERGENCY SQUAD, INC.
NORTH SYRACUSE VOLUNTEER FIREMEN'S ASSOCIATION, INC
NORTH WEST FIRE DISTRICT
NORTHUMBERLAND FIRE DISTRICT
NORWICH VOLUNTEER FIREMEN'S ASSOCIATION, INC.
NYACK COMMUNITY AMBULANCE CORPS, INC.
OCEAN BEACH VOLUNTEER FIRE DEPARTMENT

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OCEANSIDE FIRE DISTRICT
ONEIDA CASTLE FIRE DEPARTMENT
ONONDAGA NATION FIRE DEPARTMENT
ONTARIO FIRE DISTRICT #1
ONTARIO VOLUNTEER EMERGENCY SQUAD, INC.
OPPENHEIM VOLUNTEER FIRE COMPANY
ORANGE COUNTY SPECIAL FIRE TEAMS
ORANGEBURG FIRE DISTRICT
ORISKANY FALLS VOLUNTEER FIRE DEPARTMENT, INC.
ORWELL FIRE COMPANY, INC.
OTISCO FIRE DISTRICT
OUAQUAGA FIRE COMPANY & WINDSOR-COLESVILLE FIRE DISTRICT
PALERMO VOLUNTEER FIRE DEPARTMENT, INC.
PARK SLOPE VOLUNTEER AMBULANCE CORPS INC.
PART TOWN OF AVON FIRE DISTRICT
PATCHOGUE FIRE DEPARTMENT AMBULANCE COMPANY, INC.
PATCHOGUE FIRE DISTRICT
PAWLING FIRE DISTRICT
PEEKSKILL FIRE DEPARTMENT
PENFIELD VOLUNTEER EMERGENCY AMBULANCE SERVICE, INC.
PHARSALIA VOLUNTEER FIRE CO., INC.
PINE HILL FIRE DISTRICT #5
PITTSFORD VOLUNTEER AMBULANCE, INC.
PITTSTOWN VOLUNTEER EMERGENCY CORPS
PLAINVILLE FIRE DISTRICT
PLEASANT SQUARE VOLUNTEER FIRE DEPT. INC.
PLEASANTVILLE FIRE DISTRICT
PLOTTERKILL VOLUNTEER FIRE COMPANY, INC.
PORT CHESTER-RYE-RYE BROOK VOLUNTEER AMBULANCE CORPS, INC.
PORT CRANE FIRE COMPANY, INC.
PORT HENRY FIRE DEPARTMENT
PORT HENRY FIRE DISTRICT #3
PORT JEFFERSON VOLUNTEER AMBULANCE CORP. INC.
PORT JERVIS VOLUNTEER AMBULANCE CORP, INC.
PORT WASHINGTON FIRE DEPARTMENT, INC.
POTSDAM VOLUNTEER RESCUE SQUAD, INC.
POUND RIDGE LIONS AMBULANCE CORPS
PREBLE FIRE DISTRICT
PROSPECT FIRE COMPANY, INC.
PROTECTIVE CO. #1 OF THE FAIRMOUNT FIRE DEPARTMENT
QUAKER STREET FIRE DISTRICT #1

## Appendix A: List of Impacted Policyholders

QUEENS VILLAGE-HOLLIS-BELLEROSÉ VOL AMBULANCE CORP
R&R VOLUNTEER AMBULANCE CORPS, INC.
RENSSELAERVILLE VOLUNTEER FIRE COMPANY INC.
REXFORD FIRE DISTRICT
RICHLAND FIRE DISTRICT #4
RINGGOLD FIRE DISTRICT
RIVERHEAD FIRE DISTRICT
RIVERHEAD VOLUNTEER AMBULANCE CORP, INC.
ROCKWOOD-GAROGA-LASSELLSVILLE VOLUNTEER FIRE CO. INC.
ROMULUS VOLUNTEER FIRE DEPARTMENT, INC.
ROOSEVELT FIRE DISTRICT
ROSCOE ROCKLAND FIRE DISTRICT
ROTTERDAM FIRE DISTRICT #4
ROTTERDAM FIRE DISTRICT #6
ROTTERDAM FIRE DISTRICT #7
RURAL GROVE VOLUNTEER FIRE DEPARTMENT, INC.
RUTLAND FIRE DISTRICT
SALINA CONSOLIDATED FIRE DISTRICT #2
SALISBURY FIRE DISTRICT
SAND LAKE FIRE DISTRICT #3
SANITARIA SPRINGS FIRE COMPANY, INC.
SAYVILLE FIRE DISTRICT
SCHODACK LANDING FIRE DISTRICT #1
SCHOHARIE COUNTY FIRE INVESTIGATION ARSON UNIT
SCHUYLER HEIGHTS FIRE DISTRICT
SCHUYLER VOLUNTEER FIRE COMPANY, INC.
SCIO FIRE CO. #1 & #2
SCIPIO, VENICE & LEDYARD FIRE DISTRICT
SCRANTON VOLUNTEER FIRE COMPANY, INC.
SCRIBA VOLUNTEER FIRE CORPORATION
SEAFORD FIRE DISTRICT
SENECA CASTLE FIRE DISTRICT
SENECA RIVER FIRE DISTRICT
SENTINEL HEIGHTS FIRE DEPARTMENT, INC.
SETAUKET FIRE DISTRICT
SHAKER ROAD LOUDONVILLE FIRE DEPARTMENT, INC.
SHARON SPRINGS JOINT FIRE DISTRICT
SHAWNEE VOLUNTEER FIRE CO., INC.
SHELBY VOLUNTEER FIRE COMPANY
SHERIDAN PARK FIRE DISTRICT #4
SHORT TRACT FIRE COMPANY, INC.

### Appendix A: List of Impacted Policyholders

SLATE HILL FIRE DISTRICT
SLATERVILLE AMBULANCE, INC.
SLATERVILLE VOLUNTEER FIRE COMPANY
SLINGERLANDS FIRE DISTRICT
SMALLWOOD-MONGAUP VALLEY FIRE DISTRICT
SMITHFIELD EATON VOLUNTEER AMBULANCE CORP.
SMITHFIELD FIRE DISTRICT
SMYRNA FIRE DEPARTMENT, INC.
SNYDER FIRE DISTRICT
SOUND BEACH FIRE DISTRICT
SOUTH BAY VOLUNTEER FIRE DEPARTMENT INC.
SOUTH BLOOMING GROVE FIRE DISTRICT
SOUTH BUTLER FIRE DISTRICT
SOUTH FALLSBURG FIRE DISTRICT
SOUTH GLENS FALLS FIRE CO., INC.
SOUTH HEMPSTEAD FIRE DISTRICT
SOUTH LOCKPORT FIRE COMPANY, INC.
SOUTH MINDEN VOLUNTEER FIRE DEPARTMENT, INC.
SOUTH SPRING VALLEY FIRE DISTRICT
SOUTH WALES FIRE DISTRICT #1
SOUTH WILSON VOLUNTEER FIRE COMPANY
SOUTHOLD FIRE DISTRICT
SPAFFORD FIRE DISTRICT
SPARKILL PALISADES FIRE DISTRICT
SPARTA CENTER VOLUNTEER FIRE COMPANY, INC.
SPECULATOR VOLUNTEER AMBULANCE CORPS.
SPEEDSVILLE VOLUNTEER FIRE DEPARTMENT, INC.
SPENCER VOLUNTEER FIRE COMPANY
SPENCERPORT VOLUNTEER FIREMENS ASSN, INC.
SPRINGFIELD FIRE DEPARTMENT
SPRINGPORT FIRE DISTRICT
SPRINGS FIRE DISTRICT
SPRINGVILLE VOLUNTEER FIRE COMPANY SQUAD 10
SPRINGWATER FIRE DISTRICT
ST. JAMES FIRE DEPARTMENT
ST. REGIS FALLS FIRE DISTRICT
STANFORD HEIGHTS FIRE DISTRICT
STILLWATER FIRE DISTRICT
STUYVESANT FALLS FIRE CO. 2 AND LADIES AUXILIARY
SUMMIT FIRE DISTRICT
SUNY CORTLAND STUDENT GOVERNMENT ASSOCIATION

## Appendix A: List of Impacted Policyholders

SWAN LAKE FIRE DISTRICT
SYLVAN BEACH FIRE DISTRICT
SYOSSET FIRE DISTRICT
TALLMAN FIRE DISTRICT
TAPPAN FIRE DISTRICT
TERRYVILLE FIRE DISTRICT
THE CLEVELAND VOLUNTEER FIRE COMPANY, INC.
THE HAMPTON BAYS VOLUNTEER AMBULANCE CORPS, INC.
THE VILLAGE OF HOMER FIRE DEPARTMENT
THE VILLAGE OF ST. JOHNSVILLE VOLUNTEER FIRE DEPAR
THERESA FIRE DEPARTMENT
TILLSON FIRE DISTRICT
TOWN OF BETHEL VOLUNTEER AMBULANCE CORPS, INC.
TOWN OF BROOME VOLUNTEER FIRE DEPARTMENT, INC.
TOWN OF BROWNVILLE JOINT FIRE DISTRICT
TOWN OF CARLISLE FIRE COMMISSION DISTRICT #1
TOWN OF CHAMPION GREAT BEND FIRE DISTRICTS
TOWN OF COCHECTON VOLUNTEER AMBULANCE CORPS
TOWN OF COLESVILLE FIRE DISTRICT #1
TOWN OF COLTON FIRE DISTRICT
TOWN OF CORINTH EMS
TOWN OF GLEN VOLUNTEER FIRE DEPARTMENT, INC.
TOWN OF GREENVILLE FIRE DISTRICT
TOWN OF LEWIS FIRE DISTRICT
TOWN OF LIVONIA AMBULANCE DISTRICT #1
TOWN OF MOHAWK FIRE DISTRICT
TOWN OF MOOERS VOLUNTEER FIRE DEPARTMENT
TOWN OF MORIAH AMBULANCE SQUAD, INC.
TOWN OF NORFOLK BOARD OF FIRE COMMISSIONERS
TOWN OF ORLEANS FIRE DISTRICT
TOWN OF OSWEGO FIRE DISTRICT
TOWN OF PRESTON FIRE
TOWN OF RODMAN FIRE DISTRICT
TOWN OF SODUS AMBULANCE CORPS
TOWN OF SOUTHPORT FIRE DISTRICT #4
TOWN OF WATERTOWN FIRE DISTRICT
TOWN OF WRIGHT FIRE DISTRICT & GALLUPVILLE VFC & LADIES AUX.
TRI VILLAGE VOLUNTEER FIRE COMPANY, INC
TRUSTEES OF NORTH BAY FIRE DISTRICT
TRUXTON FIRE DISTRICT
TSATSAWASSA PROTECTIVE FIRE CO., INC.

### Appendix A: List of Impacted Policyholders

TURIN VOLUNTEER FIRE COMPANY INC
TUSTEN VOLUNTEER AMBULANCE SERVICE, INC.
TWIN DISTRICT VOLUNTEER FIRE COMPANY, INC.
UNION CENTER FIRE COMPANY, INC.
UNION HILL VOLUNTEER FIREMENS ASSOCIATION
UPPER MOUNTAIN FIRE CO., INC.
VALHALLA AMBULANCE CORPS, INC.
VAN ETEN VOLUNTEER FIRE COMPANY INC.
VARICK VOLUNTEER FIRE COMPANY, INC.
VERONA FIRE DISTRICT #3
VFW DUNES AMBULANCE DISTRICT DBA SOUTHAMPTON VAC
VIENNA FIRE DISTRICT
VILLAGE OF ADAMS VOLUNTEER FIRE DEPARTMENT
VILLAGE OF ALBION
VILLAGE OF ALTMAR FIRE DEPARTMENT
VILLAGE OF CAMDEN FIRE DEPARTMENT
VILLAGE OF CANASTOTA VOLUNTEER FIRE DEPARTMENT CANASTOTA FC
VILLAGE OF COHOCTON VOLUNTEER FIRE DEPARTMENT
VILLAGE OF CORINTH
VILLAGE OF DANNEMORA FIRE DEPARTMENT
VILLAGE OF DELANSON VOLUNTEER FIRE DEPARTMENT
VILLAGE OF DOLGEVILLE VOLUNTEER FIRE DEPARTMENT
VILLAGE OF DRESDEN FIRE DEPARTMENT
VILLAGE OF FRANKFORT FIRE DEPARTMENT
VILLAGE OF GENESEO FIRE DEPARTMENT
VILLAGE OF HAMILTON FIRE DEPARTMENT
VILLAGE OF LIMA
VILLAGE OF MILLPORT FIRE DEPARTMENT
VILLAGE OF NEW BERLIN AMBULANCE SERVICE
VILLAGE OF NORTHVILLE VOL FIRE DEPARTMENT
VILLAGE OF ORISKANY FIRE DEPARTMENT
VILLAGE OF OVID FIRE DEPARTMENT
VILLAGE OF OXFORD FIRE DEPARTMENT
VILLAGE OF ROUSES POINT FIRE DEPARTMENT
VILLAGE OF SAVONA FIRE DEPARTMENT
VILLAGE OF SHERBURNE FIRE COMPANY AND EMERGENCY SQUAD
VILLAGE OF SOUTH CORNING VOLUNTEER FIRE DEPT.
VILLAGE OF SUFFERN FIRE DEPT.
VILLAGE OF WOLCOTT FIRE DEPARTMENT
VIRGIL FIRE DISTRICT
VISTA FIRE DISTRICT #1

### Appendix A: List of Impacted Policyholders

VOLUNTEER AMBULANCE CORPS OF BATH NY, INC.
VOLUNTEER AMBULANCE CORPS OF LIVINGSTON MANOR, INC
VOLUNTEER FIRE COMPANIES OF CORTLAND FIRE DEPARTMENT
VOLUNTEER FIRE COMPANY OF VERNON, INC.
VOLUNTEER FIRE COMPANY OF WESTERN, INC.
W B STRONG FIRE COMPANY OF FREEVILLE, INC.
WALKER FIRE DISTRICT
WALTON FIRE DISTRICT
WAMPSVILLE VOLUNTEER FIRE DEPARTMENT
WANTAGH FIRE DISTRICT
WANTAGH HOOK, LADDER & ENGINE CO. #1, INC.
WANTAGH VOLUNTEER FIRE COMPANY #2, INC.
WARNERS FIRE DISTRICT
WASHINGTON HEIGHTS FIRE DISTRICT
WASHINGTONVILLE FIRE DISTRICT
WATERLOO VOLUNTEER FIRE COMPANY, INC.
WEEDSPORT VOLUNTEER FIRE DEPARTMENT, INC.
WENDELVILLE FIRE COMPANY, INC.
WEST ALBANY FIRE DISTRICT
WEST AMBOY VOLUNTEER FIRE COMPANY, INC.
WEST BLOOMFIELD FIRE DEPARTMENT, INC.
WEST CORNERS FIRE DISTRICT
WEST ENDICOTT FIRE DISTRICT #1
WEST FULTON FIRE DISTRICT
WEST HEMPSTEAD FIRE DISTRICT
WEST ISLIP FIRE DISTRICT
WEST LEYDEN FIRE COMPANY, INC.
WEST MONROE VOLUNTEER FIRE DEPARTMENT, INC.
WEST POTSDAM FIRE DEPARTMENT
WEST SAND LAKE FIRE DISTRICT #1
WEST SENECA FIRE DISTRICT #1
WEST SENECA FIRE DISTRICT #2
WEST STOCKHOLM FIRE DISTRICT
WESTBROOKVILLE VOLUNTEER FIRE COMPANY, INC.
WESTBURY FIRE DISTRICT
WESTERN AREA VOLUNTEER EMERGENCY SERVICES, INC.
WESTHAMPTON WAR MEMORIAL AMBULANCE ASSOC., INC.
WESTMORELAND FIRE DISTRICT
WHITE SULPHUR SPRINGS FIRE DISTRICT
WHITESVILLE VOLUNTEER FIRE DEPARTMENT
WILLET FIRE DISTRICT

#### **Appendix A: List of Impacted Policyholders**

WILLIAM P. BROOKS HOSE CO., INC.
WILLIAM PAUL FAIST VOLUNTEER AMBULANCE CORPS, INC.
WILLIAMSTOWN VOLUNTEER FIRE DEPARTMENT INC
WILLSBORO ESSEX EMS INC
WILLSBORO FIRE DISTRICT
WILTON EMERGENCY SQUAD, INC.
WOLCOTTSVILLE VOLUNTEER FIRE CO., INC.
WOODBURY COMMUNITY AMBULANCE, INC.
WOODMERE FIRE DISTRICT
WOODRIDGE JOINT FIRE DISTRICT
WYANDANCH-WHEATLEY HEIGHTS AMBULANCE CORPS, INC.
YORK FIRE DEPARTMENT, INC.
YOUNGSVILLE FIRE DISTRICT