



NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

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In the Matter of

NATIONAL UNION FIRE INSURANCE COMPANY OF No. 2019-0001-S.
PITTSBURGH, PA.

Respondent.

----- X

CONSENT ORDER

WHEREAS, the Department of Financial Services (the “Department”) conducted an investigation of National Union Fire Insurance Company of Pittsburgh, PA (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, Respondent’s blanket accident and health policies issued to certain New York volunteer firefighter companies from 2015 to 2017 violated 11 NYCRR 52.45(f) (Insurance Regulation 62) by failing to satisfy minimum loss ratio standards.

WHEREAS, Respondent violated Insurance Law § 3201(b) from 2015 to 2018 by charging unapproved premium rates on its blanket accident and health policies issued to certain New York volunteer firefighter companies.

WHEREAS, Respondent's failure to take adequate remedial action to address the inadequate performance of its blanket accident and health insurance policies issued to New York volunteer firefighter companies resulted in certain New York volunteer firefighter companies paying insurance premiums for coverage that did not bear 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 Pennsylvania 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 firefighter companies in New York.
3. Respondent's blanket accident and health insurance policies issued to certain New York volunteer firefighter companies (see Appendix A) failed to comply with minimum loss ratio standards in 11 NYCRR 52.45(f) (Insurance Regulation 62). 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. Respondent consistently maintained minimum loss ratios in the high 20 percent to low 30

percent range for a portion of the volunteer firefighter companies with less than 50 persons at inception.

4. From 2015 to 2018, Respondent did not use premiums rates that were filed with the Superintendent on its blanket accident and health policies issued to New York volunteer firefighter companies (See Appendix B). As a result, Respondent overcharged the New York volunteer firefighter companies.

FINDINGS

5. From 2015-2017, 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 2015-2017, Respondent failed to take adequate 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 certain New York volunteer firefighter companies paying insurance premiums for policies that did not bear a reasonable relationship to the benefits provided under the policies. Respondent's failure to maintain minimum loss ratios in compliance with law resulted in certain New York volunteer firefighter companies being overcharged for premiums in the aggregate amount of one million five hundred seventy-one thousand seven hundred four (\$1,571,704) dollars.
7. From 2015-2018, Respondent violated Insurance Law § 3201 by charging the volunteer firefighter companies premium rates that were not supported by the Respondent's rating materials that were filed with the Department. Respondent's failure to use the premium rates on file with the Department resulted in certain New York volunteer firefighter companies being overcharged for premiums in the aggregate amount of one million two hundred thirteen thousand six hundred forty (\$1,213,640) dollars.

VIOLATIONS

8. 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.
9. By reason of the foregoing, Respondent violated Insurance Law § 3201 by charging premium rates that were not supported by the Respondent's prior approved rating filings with the Department.

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:

10. As a result of the Department's investigation:
 - a. Within ninety (90) days from the date of Respondent's execution of this Consent Order, Respondent shall make a new blanket accident and health policy and premium rates submission with the Department for review and approval that will replace all existing coverage issued to New York volunteer firefighter companies.
 - b. Respondent shall send a notice approved by the Department informing each of the impacted New York volunteer firefighter companies identified in both Appendix A and Appendix B of their retroactive rebates.
11. Respondent shall, by March 15, 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 one million five hundred seventy-one thousand seven hundred four (\$1,571,704) dollars minimum loss ratio performance shortfall.

12. Respondent shall, by March 15, 2019, provide proof to the Department that each of the impacted New York volunteer firefighter companies identified in Appendix B has been provided retroactive rebates that are reflective of each New York volunteer firefighter company's portion of Respondent's one million two hundred thirteen thousand six hundred forty (\$1,213,640) dollars for the use of an unapproved premium rates.
13. 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.
14. 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.
15. 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

16. Within seven (7) days of the execution of this Consent Order, Respondent shall pay a civil penalty of one million two hundred thousand (\$1,200,000) dollars. 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.

17. 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

18. 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.
19. 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

20. 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.

21. 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.
22. Upon the request of the Department, Respondent shall provide all documentation and information necessary for the Department to verify compliance with this Consent Order.
23. 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, 19th Floor
New York, NY 10004-1511
Attention: Laura Evangelista, Executive Deputy Superintendent for Insurance

If to the Company:

Steven Harris
Vice President
AIG
General Insurance
Deputy General Counsel
Regulatory – US Regulatory Services
80 Pine Street, 13th Floor
New York, NY 10005

24. 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.

25. 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.
26. This Consent Order may not be amended except by an instrument in writing signed on behalf of all parties to this Consent Order.
27. 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.
28. 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.
29. 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.
30. 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.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

By:  Dated: 1/2/2019

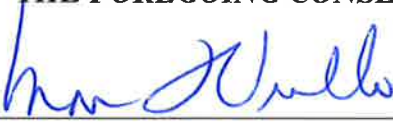
Steven Harris
Deputy General Counsel
Regulatory – US Regulatory Services

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

By:  Dated: 1/9/19

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

Appendix A: List of Policyholders Impacted by Minimum Loss Ratio Issue

ADAMS CENTER FIRE DISTRICT
AFTON FIRE DISTRICT
ANCRAM FIRE DISTRICT
ARGYLE EMERGENCY SQUAD, INC
ASHLAND FIRE DEPARTMENT
ATLANTA NORTH COHOCTON FIRE DISTRICT
ATLANTIC BEACH FIRE DISTRICT
AURELIUS VOLUNTEER FIRE DISTRICT
AUSABLE FORKS FIRE DISTRICT
BAINBRIDGE FIRE DISTRICT
BELLEROSE TERRACE FIRE DISTRICT
BELLONA FIRE DISTRICT
BELMONT FIRE DEPARTMENT
BENTON FIRE DEPARTMENT, INC
BEST-LUTHER FIRE DEPARTMENT INC
BIG FLATS FIRE DISTRICT #2
BIG INDIAN/OLIVEREA FIRE DISTRICT
BIG TREE FIRE PROTECTION DISTRICT
BLOOMINGTON FIRE DISTRICT
BOGHT COMMUNITY FIRE DISTRICT
BORDEN HOSE COMPANY #1
BRIDGEPORT FIRE DISTRICT
BRIDGEWATER FIRE COMPANY, INC
BRIER HILL FIRE DISTRICT
BRISTOL VOLUNTEER FIRE DEPARTMENT, INC
BUSKIRK VOLUNTEER FIRE DEPARTMENT, INC
BUSTI FIRE DEPARTMENT, INC
CAIRO FIRE DISTRICT
CAMERON VOLUNTEER FIRE DEPARTMENT, INC
CANANDAIGUA FIRE DEPARTMENT
CANDOR EMERGENCY SQUAD, INC
CANISTEO FIRE COMPANY, INC
CARLTON FIRE COMPANY #1, INC
CASSVILLE FIRE DISTRICT #1
CATO, IRA, MERIDIAN VICTORY AMBULANCE CORPS, INC
CENTRAL NYACK FIRE DISTRICT
CHARLESTON VOLUNTEER FIRE DEPARTMENT, INC
CHELSEA FIRE DISTRICT
CHENANGO FIRE COMPANY, INC
CHENANGO FORKS VOLUNTEER FIRE COMPANY, INC
CHERRY VALLEY JOINT FIRE DISTRICT

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CHESHIRE VOLUNTEER FIRE DEPARTMENT, INC
CHESTERTOWN BOARD OF FIRE COMMISSIONERS
CIRCLEVILLE FIRE DISTRICT
CITY COLLEGE VOLUNTEER EMERGENCY SQUAD
CITY OF NORTH TONAWANDA
CITYWIDE DISASTER SERVICES, INC
CLARKSVILLE FIRE DISTRICT
CLAVERACK FIRE DISTRICT #1
CLINTONDALE FIRE DISTRICT
COLD SPRING FIRE COMPANY #1, INC
COLDEN FIRE DISTRICT
COLUMBIA LITCHFIELD FIRE DISTRICT
CONESVILLE FIRE DISTRICT
CONGERS-VALLEY COTTAGE VOLUNTEER AMBULANCE CORPS
CONQUEST FIRE COMPANY, INC
CONTINENTAL VILLAGE VOLUNTEER FIRE DEPARTMENT, INC
COOPERS PLAINS-LONG ACRES FIRE DISTRICT
COPAKE FIRE DISTRICT, INC
COTTEKILL FIRE DISTRICT
COVENTRY VOLUNTEER FIRE COMPANY, INC
CRAGSMOOR FIRE DISTRICT
CROWN POINT FIRE DISTRICT
CUBA FIRE DEPARTMENT
DAVENPORT FIRE DISTRICT
DAVIS PARK FIRE DISTRICT
DEERFIELD FIRE DISTRICT #1
DELMAR VOLUNTEER AMBULANCE SERVICE, INC
DUANESBURG FIRE DISTRICT #2
DUTCHESS JUNCTION FIRE DISTRICT
EAGLE MILLS FIRE DISTRICT #1
EAST DUNKIRK VOLUNTEER FIRE COMPANY, INC
EAST DURHAM VOLUNTEER FIRE COMPANY, INC
EAST HILL VOLUNTEER FIRE COMPANY, INC
EAST JEWETT FIRE DEPARTMENT, INC
EAST KINGSTON VOLUNTEER FIRE COMPANY, INC
EAST MIDWOOD VOLUNTEER AMBULANCE CORPS INC
EAST OTTO FIRE DISTRICT
EAST PALMYRA VOLUNTEER FIRE DEPARTMENT, INC
EAST PEMBROKE FIRE DISTRICT
EAST SCHODACK FIRE DISTRICT #1
EAST SHELBY VOLUNTEER FIRE COMPANY
EAST WILLIAMSON FIRE DISTRICT

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EAST WORCESTER FIRE DISTRICT
EASTON VOLUNTEER FIRE COMPANY INC
EDEN FIRE 1, EAST EDEN FIRE 2, EDEN EMERGENCY SQUAD INC
ELLENVILLE FIRST AID & RESCUE SQUAD, INC
ELLERY CENTER FIRE DISTRICT
ELLWOOD FIRE DISTRICT #1
EMPIRE HOSE COMPANY #3 INC
ENFIELD VOLUNTEER FIRE COMPANY
ESOPUS FIRE DISTRICT
ESSEX FIRE DISTRICT #1
FARMERSVILLE FIRE DISTRICT
FINDLEY LAKE VOLUNTEER FIREMAN'S ASSOCIATION, INC
FIRE ISLAND PINES FIRE DISTRICT
FIRST VOLUNTEER FIRE COMPANY OF BERGHOLZ, INC
FISHERS ISLAND FIRE DISTRICT
FLEMING FIRE DEPARTMENT, INC. WEST LAKE ROAD, #1
FLEMING VOLUNTEER FIRE DEPARTMENT COMPANY #2, INC
FLORAL PARK CENTRE FIRE COMPANY, INC
FLORIDA VOLUNTEER FIRE DEPARTMENT, INC
FLUSHING COMMUNITY VOLUNTEER AMBULANCE CORPS, INC
FORESTBURGH FIRE DISTRICT #1
FORT JOHNSON VOLUNTEER FIRE COMPANY, INC
FORT MONTGOMERY FIRE DISTRICT
FRANKFORT CENTER FIRE DEPARTMENT, INC
GARRISON FIRE DISTRICT
GERRITTSEN BEACH FIRE VOLUNTEERS, INC
GERRY VOLUNTEER FIRE DEPARTMENT, INC
GLASCO FIRE DISTRICT
GLEN AUBREY FIRE COMPANY, INC
GLENVILLE HILL FIRE DISTRICT #8
GOOD WILL FIRE DISTRICT
GOSHEN VOLUNTEER AMBULANCE CORPS, INC
GRAHAMSVILLE FIRE DISTRICT
GRAHAMSVILLE FIRST AID SQUAD, INC
GRATWICK HOSE COMPANY, INC
GREAT RIVER FIRE DISTRICT
GREENWOOD LAKE AMBULANCE, INC
GREENWOOD LAKE JOINT FIRE DISTRICT
HAINES FALLS FIRE DISTRICT
HALL FIRE COMPANY
HAMLIN VOLUNTEER AMBULANCE
HANNAWA FALLS VOLUNTEER FIRE DEPARTMENT, INC

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HANOVER HOSE CO. NO. 1, INC
HARTSDALE FIRE DISTRICT
HERMON VOLUNTEER FIRE DEPARTMENT, INC
HIGH FALLS FIRE DISTRICT
HIGHLAND LAKE VOLUNTEER FIRE DEPARTMENT, INC
HILLCREST FIRE COMPANY, INC
HILLSIDE FIRE DISTRICT
HIMROD FIRE DEPARTMENT, INC
HOAGS CORNERS FIRE DISTRICT #1
HOOSICK FALLS JOINT FIRE DISTRICT
HOPEWELL VOLUNTEER FIRE DEPARTMENT, INC
HOPKINTON FIRE DISTRICT
HORICON FIRE DEPARTMENT, INC
HORTONVILLE FIRE DISTRICT
HOWARD VOLUNTEER FIRE DEPARTMENT, INC
HUGHSONVILLE FIRE DISTRICT
HUNTER FIRE COMPANY #1, INC
HURLEY FIRE DISTRICT #1
INC VILLAGE OF SOUTH FLORAL PARK
INCORPORATED VILLAGE OF SALTAIRE
IRA FIRE DEPARTMENT, INC
ISCHUA FIRE DEPARTMENT
J A BARKLEY HOSE COMPANY & AUXILIARY
JAMAICA ESTATES, HOLLISWOOD, SOUTH BAYSIDE VOL AMB CORPS, IN
KENDALL FIRE DEPARTMENT, INC
KERHONKSON ACCORD FIRST AID SQUAD
KERHONKSON FIRE DISTRICT
KING FERRY FIRE DISTRICT
KIRKVILLE FIRE DISTRICT
KISKATOM FIRE DISTRICT
KRIPPLEBUSH-LYONSVILLE FIRE DISTRICT
KUYAHOORA VOLUNTEER AMBULANCE CORP, INC DBA KUYAHOORA VALLEY
LAKE GEORGE VOLUNTEER FIRE COMPANY, INC
LAKE PLEASANT VOLUNTEER FIRE DEPARTMENT INC
LAKEWOOD VOLUNTEER FIRE COMPANY INC
LAWTONS VOLUNTEER FIRE COMPANY, INC
LEBANON VALLEY PROTECTIVE ASSOCIATION, INC
LEONARDSVILLE FIRE DISTRICT
LEWISBORO VOLUNTEER AMBULANCE CORPS, INC
LINCOLN VOLUNTEER FIRE COMPANY, INC

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LINDENWOOD COMMUNITY VOLUNTEER AMBULANCE CORPS, INC
LINDLEY-PRESHO VOLUNTEER FIRE DEPARTMENT, INC
LISLE FIRE COMPANY, INC
LODI VOLUNTEER FIRE COMPANY, INC
LOMONTVILLE FIRE DISTRICT
LOUISVILLE VOLUNTEER FIRE DEPARTMENT, INC
LUMBERLAND FIRE DEPARTMENT, INC
LYNDON FIRE DISTRICT
MAGEE VOLUNTEER FIRE DEPARTMENT, INC
MAMAKATING FIRST AID SQUAD INC
MANNSVILLE MANOR FIRE DEPARTMENT INC
MARBLETOWN FIRST AID UNIT, INC
MARCELLUS AMBULANCE VOLUNTEER EMERGENCY SERVICES, INC.
MARION FIRE DISTRICT
MARION VOLUNTEER AMBULANCE, INC
MARLBOROUGH FIRE DISTRICT
MARTINSBURG VOLUNTEER FIRE DEPARTMENT, INC
MEMORIAL VOLUNTEER FIRE COMPANY OF CHAFFEE-SARDINIA, INC
MIDDLE FALLS VOLUNTEER FIRE DEPARTMENT INC
MIDDLEBURGH EMERGENCY VOLUNTEER AMBULANCE CORPS, INC
MIDDLEBURGH FIRE DEPARTMENT
MIDDLEHOPE FIRE DISTRICT
MIDDLESEX FIRE DISTRICT
MILAN VOLUNTEER FIRE DEPARTMENT, INC
MOIRA VOLUNTEER FIREMEN ASSOCIATION, INC
MONROE LAKESIDE FIRE AND RESCUE COMPANY INC
MONTEZUMA FIRE DISTRICT
MORRISTOWN VOLUNTEER FIRE & RESCUE, INC
MORTONS CORNERS VOLUNTEER FIRE DEPARTMENT, INC
MOTTVILLE FIRE COMPANY, INC
MOUNT MARION FIRE DISTRICT
MT. KISCO RESCUE FIRE POLICE
NANTICOKE VOLUNTEER FIRE COMPANY, INC
NANUET COMMUNITY AMBULANCE CORPS, INC
NAPANOCH FIRE DISTRICT
NASSAU AMBULANCE, INC
NASSAU COUNTY FIREFIGHTERS MUSEUM AND EDUCATION CENTER
NASSAU HOSE COMPANY #1
NAVARINO VOLUNTEER FIRE DEPARTMENT, INC

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NEVERSINK FIRE DISTRICT
NEW BREMEN FIRE DISTRICT
NEW HAMPTON FIRE DISTRICT
NEW HUDSON VOLUNTEER FIRE COMP ANY
NEW PALTZ FIRE DEPARTMENT, INC
NEW SALEM FIRE DEPARTMENT, INC
NEW YORK RESCUE RESPONSE TEAM INC
NEWARK VALLEY FIRE DISTRICT
NORTH CASTLE SOUTH FIRE DISTRICT NO 1
NORTH COLLINS VOLUNTEER FIRE COMPANY, INC
NORTH GRANVILLE HOSE COMPANY, INC
NORTH HOOSICK FIRE DEPARTMENT, INC
NORTH QUEENSBURY VOLUNTEER RESCUE SQUAD, INC
NORTH ROSE-HURON FIRE DISTRICT
NORTH SALEM VOLUNTEER AMBULANCE CORPS, INC
NORTH SENECA AMBULANCE CORP
OCEAN BAY PARK FIRE DISTRICT
OCEANSIDE HOSE COMPANY #1, INC
OLIVE FIRST AID UNIT, INC
ONONDAGA FIRE COMPANY INC
ORIENT FIRE DISTRICT
OTTER LAKE FIRE COMPANY, INC
PALENVILLE FIRE DISTRICT
PARISH VOLUNTEER FIRE COMPANY, INC
PATCHIN FIRE COMPANY, INC
PENNELVILLE VOLUNTEER FIRE ASSOCIATION, INC
PENRHYN ENGINE & HOSE COMPANY, INC
PHILADELPHIA VOLUNTEER FIRE COMPANY INC
PHILIPSTOWN VOLUNTEER AMBULANCE CORP, INC
PINE HILL FIRE COMPANY #1, INC
PINE ISLAND VOLUNTEER AMBULANCE CORPS, INC
PLAINVILLE FIRE DISTRICT
PLEASANTDALE FIRE DISTRICT #5
PLYMOUTH FIRE DISTRICT
POESTENKILL FIRE COMPANY, INC
POLAND VOLUNTEER FIRE COMPANY INC
PORT GIBSON VOLUNTEER FIRE DEPARTMENT, INC
PORT RICHMOND C.E.R.T AND RESCUE INC
PORTLAND FIRE DISTRICT #1
POTTER VOLUNTEER FIRE DEPARTMENT, INC
POTTERSVILLE FIRE DISTRICT
PRATTSVILLE HOSE COMPANY, INC

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PROSPECT VOLUNTEER AMBULANCE CORP, INC
PULTENEY FIRE DISTRICT #2
PULTNEYVILLE FIRE DISTRICT
PUTNAM VOLUNTEER FIRE COMPANY INC
QUEENSBURY CENTRAL VOLUNTEER FIRE COMPANY, INC
RED HOOK FIRE COMPANY, INC
REDFIELD VOLUNTEER FIRE COMPANY, INC
REDWOOD FIRE DISTRICT
RENSSELAER FALLS VOLUNTEER FIRE AND RESCUE INC
RESCUE FIRE COMPANY, INC
RICHBURG VOLUNTEER FIRE COMPANY, INC
RICHFORD FIRE DISTRICT
RIDGEWAY VOLUNTEER FIRE COMPANY, INC
RIDGEWOOD VOLUNTEER AMBULANCE CORPS, INC
RIFTON FIRE DISTRICT
RIVERDALE FRIENDS OF HATZALAH, INC
ROCK HILL VOLUNTEER AMBULANCE CORPS
ROSE FIRE DISTRICT #1
ROTTERDAM FIRE DISTRICT #1
ROTTERDAM FIRE DISTRICT #3
ROTTERDAM PRINCETOWN #5 FIRE DISTRICT
RURAL GROVE VOLUNTEER FIRE DEPARTMENT, INC
RUSHFORD FIRE DISTRICT
RUTGERS ENGINE COMPANY #1, INC
SAND LAKE AMBULANCE, INC
SANDY CREEK FIRE DEPARTMENT
SANITARIA SPRINGS FIRE COMPANY, INC
SCHENEVUS-MARYLAND CONSOLIDATED FIRE DISTRICT
SCHODACK VALLEY FIRE DISTRICT
SCHUYLER COUNTY VOLUNTEER AMBULANCE ASSOCIATION, INC
SCRIBA VOLUNTEER FIRE CORPORATION
SENNETT FIRE DISTRICT
SHAWANGUNK VALLEY FIRE DISTRICT
SHERIDAN FIRE DISTRICT
SILVER CREEK VOLUNTEER FIRE DEPARTMENT & EMERGENCY SQUAD
SINCLAIRVILLE VOLUNTEER FIRE COMPANY #1, INC
SIR WILLIAM JOHNSON VOLUNTEER FIRE COMPANY, INC
SKANEATELES AMBULANCE VOLUNTEER EMERGENCY SERVICE, INC
SMITHTOWN FIRE DISTRICT
SMITHVILLE FIRE DISTRICT

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SODUS CENTER FIRE DISTRICT
SODUS FIRE COMPANY, INC
SOUTH BYRON VOLUNTEER FIRE COMPANY, INC
SOUTH JEFFERSON RESCUE SQUAD, INC
SOUTH MINDEN VOLUNTEER FIRE DEPARTMENT, INC
SOUTH NEW BERLIN FIRE DISTRICT
SOUTH RONDOUT FIRE DISTRICT
SOUTH SCHODACK FIRE DISTRICT
SOUTHPORT VOLUNTEER FIREMEN INC
SOUTHWOOD VOLUNTEER FIRE DEPARTMENT, INC
SPEIGLETOWN FIRE DISTRICT
SPRING BROOK FIRE DISTRICT #1
SPRINGPORT FIRE DISTRICT
STAATSBURG FIRE DISTRICT
STANLEY HALL GORHAM VOLUNTEER AMBULANCE SERVICE, INC
STATEN ISLAND VOLUNTEERS OF HATZALAH, INC
STONE RIDGE FIRE DISTRICT
STRATFORD VOLUNTEER FIRE COMPANY, INC
STUYVESANT FIRE DISTRICT #1
SUMMITVILLE FIRE DISTRICT
SWEENEY HOSE COMPANY #7 OF NORTH TONAWANDA, NEW YORK
SYLVAN LIEBLA AMERICAN LEGION POST 1363
TAGHKANIC FIRE CO. NO. 1, INC.
TAUNTON FIRE DEPARTMENT, INC
THORNWOOD FIRE DISTRICT
THREE G VOLUNTEER FIRE COMPANY, INC
TOWN OF BINGHAMTON VOLUNTEER FIRE COMPANY, INC
TOWN OF GREENVILLE FIRE DISTRICT
TOWN OF HAMBURG FIRE CHIEF'S ASSOCIATION, INC
TOWN OF HOOSICK RESCUE SQUAD, INC
TOWN OF LEE FIRE DISTRICT
TOWN OF MASSENA
TOWN OF NEWBURGH EMERGENCY MEDICAL SERVICES, INC
TOWN OF WATERTOWN AMBULANCE SERVICE, INC
TRI-TOWN AMBULANCE SERVICE, INC
TROUT CREEK VOLUNTEER FIRE COMPANY, INC
TSATSAWASSA PROTECTIVE FIRE COMPANY, INC
TUPPER LAKE VOLUNTEER AMBULANCE & EMERGENCY SQUAD, INC
TUSTEN VOLUNTEER AMBULANCE SERVICES INC
TUXEDO VOLUNTEER AMBULANCE CORPS, INC

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TYRONE VOLUNTEER FIRE DEPARTMENT, INC
ULSTER COUNTY ARSON TASK FORCE
ULSTER FIRE DISTRICT #1
UNION HOOK & LADDER COMPANY #1, INC
UPPER DELAWARE AMBULANCE CORP, INC
VALOIS-LOGAN-HECTOR VOLUNTEER FIRE COMPANY, INC
VARNA VOLUNTEER FIRE COMPANY, INC
VARYSBURG FIRE DISTRICT
VERPLANCK FIRE DISTRICT
VICTOR-FARMINGTON VOLUNTEER AMBULANCE CORPS, INC
VICTORY VOLUNTEER FIRE DEPARTMENT
VILLAGE OF CANISTEO
VILLAGE OF CLAYVILLE
VILLAGE OF DERUYTER
VILLAGE OF EAST WILLISTON
VILLAGE OF ESPERANCE
VILLAGE OF GREENWICH
VILLAGE OF HAMMOND
VILLAGE OF HANCOCK
VILLAGE OF INTERLAKEN, INC
VILLAGE OF LARCHMONT
VILLAGE OF MIDDLEBURGH
VILLAGE OF MOHAWK
VILLAGE OF MONTOUR FALLS
VILLAGE OF ODESSA
VILLAGE OF PAINTED POST
VILLAGE OF PIERMONT
VILLAGE OF REMSEN FIRE DEPARTMENT
VILLAGE OF SAUGERTIES FIRE DEPARTMENTS ETAL
VILLAGE OF SHORTSVILLE
VILLAGE OF SODUS POINT
VLY-ATWOOD FIRE DISTRICT
VOLUNTEER FIRE COMPANY OF CENTER BRUNSWICK, INC
VOORHEESVILLE AREA AMBULANCE SERVICE, INC
WALDEN FIRE DISTRICT #2 OF THE TOWN OF CHEEKTOWAGA
WALLKILL VOLUNTEER AMBULANCE CORPS, INC
WALWORTH AMBULANCE, INC
WASSAIC FIRE DISTRICT
WAYNE FIRE DISTRICT
WELLS BRIDGE FIRE DISTRICT
WELLSBURG VOLUNTEER FIRE DEPARTMENT
WEST ATHENS LIME STREET FIRE DISTRICT #1

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WEST CLINTON FIRE DISTRICT
WEST COLESVILLE FIRE COMPANY, INC
WEST DUNKIRK VOLUNTEER FIRE COMPANY, INC.
WEST HOOSICK FIRE DEPARTMENT, INC
WEST ISLIP FIRE DISTRICT
WEST SIDE HATZOLOH
WEST STOCKHOLM FIRE DISTRICT
WEST WALWORTH FIRE DEPARTMENT, INC
WEST WINDSOR FIRE COMPANY, INC
WHITE LAKE FIRE DISTRICT
WHITNEY POINT FIRE DEPARTMENT
WILLIAMSON FIRE COMPANY #1
WILLIAMSON FIRE DISTRICT
WILLIAMSON VOLUNTEER AMBULANCE SERVICE
WILMINGTON FIRE DISTRICT #1
WINDSOR FIRE COMPANY, INC
WINONA LAKE FIRE ENGINE COMPANY #2, INC
WOODGATE VOLUNTEER FIRE DEPARTMENT, INC
WOODLAWN VOLUNTEER FIRE COMPANY, INC
WRIGHT FIRE DISTRICT
YORKVILLE FIRE HOSE COMPANY, INC
YULAN FIRE DEPARTMENT, INC

APPENDIX B

Appendix B: List of Policyholders Impacted by Unapproved Rate Issue

ADAMS CENTER FIRE DISTRICT
AFTON FIRE DISTRICT
ALBERTSON HOOK AND LADDER ENGINE AND HOSE COMPANY #1
ANCRAM FIRE DISTRICT
ANDOVER FIRE DEPARTMENT, INC
ARMOR VOLUNTEER FIRE COMPANY, INC
ATLANTIC BEACH FIRE DISTRICT
ATLANTIC STEAMER FIRE COMPANY #1
AUSABLE FORKS FIRE DISTRICT
BANKSVILLE INDEPENDENT FIRE COMPANY, INC
BAYSHORE BRIGHTWATERS RESCUE AMBULANCE INC
BAYVILLE FIRE COMPANY #1, INC
BEAVER FALLS FIRE DISTRICT
BEDFORD HILLS FIRE DISTRICT
BELFAST FIRE COMMISSIONERS
BELLEROSE TERRACE FIRE DISTRICT
BELLPORT FIRE DISTRICT
BELMONT FIRE DEPARTMENT
BIG FLATS FIRE DISTRICT #2
BIG TREE FIRE PROTECTION DISTRICT
BLUE POINT FIRE DISTRICT
BOONVILLE AMBULANCE, INC
BORO PARK VOLUNTEERS OF HATZOLAH INC
BRENTWOOD FIRE DISTRICT
BREWSTER-SOUTHEAST JOINT FIRE DISTRICT
BRIDGEWATER FIRE COMPANY, INC
BRIER HILL FIRE DISTRICT
BRIGHTON FIRE DISTRICT #5
BROOKHAVEN AMBULANCE CO, INC DBA SOUTH COUNTRY AMBULANCE
CAIRO FIRE DISTRICT
CANEADEA FIRE DISTRICT
CANISTEO FIRE COMPANY, INC
CARMEL VOLUNTEER AMBULANCE CORP
CATO, IRA, MERIDIAN VICTORY AMBULANCE CORPS, INC
CENTEREACH FIRE DISTRICT
CENTERVILLE FIRE DISTRICT
CENTRAL NYACK FIRE DISTRICT
CHERRY GROVE FIRE DISTRICT
CLARENDON FIRE COMPANY, INC
CLARKSVILLE FIRE DISTRICT

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CLAVERACK FIRE DISTRICT #1
CLINTONDALE FIRE DISTRICT
COLD SPRING FIRE COMPANY #1, INC
COLUMBIA LITCHFIELD FIRE DISTRICT
COLUMBIAN FIRE ENGINE COMPANY #1
COMMACK FIRE DISTRICT
COMMACK VOLUNTEER AMBULANCE CORPS, INC
COMMITTEE ON FIREMATIC ACTIVITIES OF GENEVA, NY, INC
CONGERS FIRE DISTRICT
CONGERS-VALLEY COTTAGE VOLUNTEER AMBULANCE CORPS
COOPERS PLAINS-LONG ACRES FIRE DISTRICT
CORAM FIRE DISTRICT
CORFU FIRE DISTRICT
COTTEKILL FIRE DISTRICT
CROWN POINT FIRE DISTRICT
CUBA FIRE DEPARTMENT
CUTCHOGUE FIRE DISTRICT
DAVENPORT FIRE DISTRICT
DAVIS PARK FIRE DISTRICT
DEFREESTVILLE FIRE DEPARTMENT, INC
DEKALB-RICHVILLE FIRE DISTRICT
DELMAR FIRE DISTRICT
DUANESBURG FIRE DISTRICT #2
EAGLE MILLS FIRE DISTRICT #1
EAST DUNKIRK VOLUNTEER FIRE COMPANY, INC
EAST DURHAM VOLUNTEER FIRE COMPANY, INC
EAST GREENBUSH FIRE DISTRICT #3
EAST HILL VOLUNTEER FIRE COMPANY, INC
EAST ISLIP FIRE DISTRICT
EAST KINGSTON VOLUNTEER FIRE COMPANY, INC
EAST MEREDITH RURAL FIRE DISTRICT
EAST NORTHPORT FIRE DISTRICT
EAST NORWICH VOLUNTEER FIRE COMPANY #1, INC
EAST SCHODACK FIRE DISTRICT #1
EAST WORCESTER FIRE DISTRICT
EASTON VOLUNTEER FIRE COMPANY INC
EASTPORT FIRE DISTRICT
EDEN FIRE 1, EAST EDEN FIRE 2, EDEN EMERGENCY SQUAD INC
ELLENVILLE FIRE DISTRICT
ELLWOOD FIRE DISTRICT #1
ELMONT FIRE DISTRICT
ELSMERE FIRE DISTRICT

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ENFIELD VOLUNTEER FIRE COMPANY
ESOPUS FIRE DISTRICT
ESSEX FIRE DISTRICT #1
EXCHANGE AMBULANCE CORPORATION OF THE ISLIPS
FARMERSVILLE FIRE DISTRICT
FARMINGVILLE FIRE DISTRICT
FIRE ISLAND PINES FIRE DISTRICT
FIVE QUAD VOLUNTEER AMBULANCE SERVICE, INC
FLANDERS FIRE DISTRICT
FLATBUSH VOLUNTEERS OF HATZOLOH, INC
FLEMING FIRE DEPARTMENT, INC. WEST LAKE ROAD, #1
FLORAL PARK CENTRE FIRE COMPANY, INC
FLORIDA FIRE DISTRICT
FORT MONTGOMERY FIRE DISTRICT
FULLER ROAD FIRE DISTRICT
GARDEN CITY PARK FIRE AND WATER DISTRICT
GLASCO FIRE DISTRICT
GLENVILLE HILL FIRE DISTRICT #8
GOOD WILL FIRE DISTRICT
GOSHEN VOLUNTEER AMBULANCE CORPS, INC
GRAHAMSVILLE FIRE DISTRICT
GRAHAMSVILLE FIRST AID SQUAD, INC
GREAT RIVER FIRE DISTRICT
GREENLAWN FIRE DISTRICT
GREENWOOD LAKE AMBULANCE, INC
HAINES FALLS FIRE DISTRICT
HAMLIN VOLUNTEER AMBULANCE
HAMMONDSPORT FIRE DISTRICT
HANNAWA FALLS VOLUNTEER FIRE DEPARTMENT, INC
HATZOLOH EMS, INC
HENRIETTA FIRE COMPANY, INC
HICKSVILLE FIRE DISTRICT
HIGHLAND LAKE VOLUNTEER FIRE DEPARTMENT, INC
HILLCREST FIRE COMPANY, INC
HILLSIDE FIRE DISTRICT
HILTON PARMA FIRE DISTRICT
HIMROD FIRE DEPARTMENT, INC
HOLBROOK FIRE DISTRICT
HOLTSVILLE FIRE DISTRICT
HUGHSONVILLE FIRE DISTRICT
HUNTER FIRE COMPANY #1, INC
HUNTINGTON FIRE DISTRICT

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INC VILLAGE OF NISSEQUOGUE
INC VILLAGE OF NORTHPORT
INCORPORATED VILLAGE OF SEA CLIFF
INLET VOLUNTEER EMERGENCY SERVICES, INC
ISCHUA FIRE DEPARTMENT
J H KETCHAM HOSE COMPANY, INC
J S KOSTER HOSE COMPANY INC
JAMAICA ESTATES, HOLLISWOOD, SOUTH BAYSIDE VOL AMB CORPS, IN
KATONAH FIRE DISTRICT
KERHONKSON ACCORD FIRST AID SQUAD
KERHONKSON FIRE DISTRICT
KING FERRY FIRE DISTRICT
LAKE CARMEL FIRE DEPARTMENT, INC
LAKE SHORE VOLUNTEER FIRE COMPANY
LAKEVIEW FIRE DISTRICT
LAWRENCE-CEDARHURST FIRE DEPARTMENT, INC
LEWIS COUNTY SEARCH & RESCUE, INC
LINCOLN VOLUNTEER FIRE COMPANY, INC
LINDENWOOD COMMUNITY VOLUNTEER AMBULANCE CORPS, INC
LISLE FIRE COMPANY, INC
LIVINGSTON MANOR FIRE DISTRICT
LODI VOLUNTEER FIRE COMPANY, INC
LOMONTVILLE FIRE DISTRICT
LOWVILLE FIRE DEPARTMENT, INC.
LYNBROOK VOLUNTEER FIRE DEPARTMENT
LYNDON FIRE DISTRICT
MANHASSET LAKEVILLE FIRE DISTRICT
MANNSVILLE MANOR FIRE DEPARTMENT INC
MANORVILLE COMMUNITY AMBULANCE INC.
MARCELLUS AMBULANCE VOLUNTEER EMERGENCY SERVICES, INC.
MARION FIRE DISTRICT
MARTINSBURG VOLUNTEER FIRE DEPARTMENT, INC
MASTIC BEACH FIRE DISTRICT
MEDFORD AMBULANCE DISTRICT
MEDFORD FIRE DISTRICT
MIDDLE FALLS VOLUNTEER FIRE DEPARTMENT INC
MIDDLESEX FIRE DISTRICT
MILLBROOK ENGINE HOOK & LADDER COMPANY #1
MILLGROVE VOLUNTEER FIRE DEPARTMENT, INC
MILTON FIRE DISTRICT
MOIRA VOLUNTEER FIREMEN ASSOCIATION, INC
MOLESTON FIRE DISTRICT

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MONROE LAKESIDE FIRE AND RESCUE COMPANY INC
MONSEY FIRE DISTRICT, INC
MONTEZUMA FIRE DISTRICT
MONTROSE FIRE DISTRICT
MORAVIA JOINT FIRE DISTRICT
MORRISTOWN VOLUNTEER FIRE & RESCUE, INC
MOUNT MARION FIRE DISTRICT
MOYERS CORNERS FIRE DEPARTMENT, INC
NANUET COMMUNITY AMBULANCE CORPS, INC
NANUET FIRE ENGINE COMPANY
NAPANOCH FIRE DISTRICT
NAVARINO VOLUNTEER FIRE DEPARTMENT, INC
NEVERSINK FIRE DISTRICT
NEW BALTIMORE FIRE DISTRICT
NEW CASTLE FIRE DISTRICT #1
NEW CITY VOLUNTEER AMBULANCE CORPS/ RESCUE SQUAD, INC
NEW HACKENSACK FIRE DISTRICT
NEW HUDSON VOLUNTEER FIRE COMP ANY
NEW HYDE PARK FIRE DISTRICT
NEW YORK RESCUE RESPONSE TEAM INC
NORTH BABYLON VOLUNTEER FIRE COMPANY, INC
NORTH BELLMORE FIRE DISTRICT
NORTH CASTLE FIRE DISTRICT #2
NORTH GREENBUSH FIRE DISTRICT #1
NORTH LINDENHURST VOLUNTEER FIRE DEPARTMENT, INC
NORTH MERRICK FIRE DISTRICT
NYACK JOINT FIRE DISTRICT
OCEAN BAY PARK FIRE DISTRICT
OCEANSIDE HOSE COMPANY #1, INC
OGDENSBURG VOLUNTEER RESCUE SQUAD, INC
OLIVE FIRE DEPARTMENT #1, INC
ORCHARD PARK FIRE DISTRICT
OYSTER BAY FIRE COMPANY #1
PALENVILLE FIRE DISTRICT
PARISH VOLUNTEER FIRE COMPANY, INC
PEARL RIVER FIRE DISTRICT
PENNELVILLE VOLUNTEER FIRE ASSOCIATION, INC
PINE BUSH FIRE DISTRICT
PINE ISLAND FIRE DISTRICT
PINE ISLAND VOLUNTEER AMBULANCE CORPS, INC
PLAINVILLE FIRE DISTRICT
PLEASANTVILLE AMBULANCE CORPS, INC

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POMPEY HILL FIRE DISTRICT
PORT EWEN FIRE DISTRICT
PORT GIBSON VOLUNTEER FIRE DEPARTMENT, INC
PORT JEFFERSON FIRE DISTRICT (A&S CUSTOMER)
PORT RICHMOND C.E.R.T AND RESCUE INC
POTTERSVILLE FIRE DISTRICT
POUND RIDGE FIRE DISTRICT
PURCHASE FIRE DISTRICT
PUTNAM VALLEY VOLUNTEER FIRE DEPARTMENT, INC
QUASSAICK BRIDGE FIRE DISTRICT
QUEENS HATZOLO AID INC
RED HOOK FIRE COMPANY, INC
RENSSELAER FALLS VOLUNTEER FIRE AND RESCUE INC
RESCUE FIRE COMPANY, INC
RESCUE HOOK AND LADDER COMPANY #1
RESERVE HOSE FIRE COMPANY
RHINEBECK FIRE DEPARTMENT, INC
RICHFORD FIRE DISTRICT
RIDGE FIRE DISTRICT
RIDGEWOOD VOLUNTEER AMBULANCE CORPS, INC
RIFTON FIRE DISTRICT
ROCK HILL FIRE DISTRICT
ROCK HILL VOLUNTEER AMBULANCE CORPS
ROCKVILLE CENTRE FIRE DEPARTMENT
ROSE FIRE DISTRICT #1
ROSLYN HIGHLANDS HOOK AND LADDER ENGINE AND HOSE COMPANY
ROTTERDAM FIRE DISTRICT #3
RUSHFORD FIRE DISTRICT
SACKETS HARBOR FIRE COMPANY, INC
SCARSDALE VOLUNTEER AMBULANCE CORPS, INC
SCHENEVUS-MARYLAND CONSOLIDATED FIRE DISTRICT
SCHODACK VALLEY FIRE DISTRICT
SCHUYLER COUNTY VOLUNTEER AMBULANCE ASSOCIATION, INC
SELDEN FIRE DISTRICT
SELKIRK FIRE DISTRICT
SENNETT FIRE DISTRICT
SHAWANGUNK VALLEY FIRE DISTRICT
SHELTER ISLAND FIRE DISTRICT
SHERIDAN FIRE DISTRICT
SHIRLEY COMMUNITY AMBULANCE CO, CORP
SINCLAIRVILLE VOLUNTEER FIRE COMPANY #1, INC
SKANEATELES AMBULANCE VOLUNTEER EMERGENCY SERVICE, INC

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SMITHTOWN FIRE DEPARTMENT, INC
SMITHTOWN FIRE DISTRICT
SMITHVILLE FIRE DISTRICT
SODUS CENTER FIRE DISTRICT
SOLVAY FIRE DEPARTMENT, INC
SOMERS FIRE DISTRICT
SOUTH NEW BERLIN FIRE DISTRICT
SOUTH SALEM FIRE DISTRICT
SOUTH SCHODACK FIRE DISTRICT
SOUTH SIDE HOSE COMPANY #2 INC
SOUTHPORT VOLUNTEER FIREMEN INC
SPARROWBUSH FIRE DISTRICT
SPEIGLETOWN FIRE DISTRICT
ST JAMES FIRE DISTRICT
STAATSBURG FIRE DISTRICT
STORM KING ENGINE COMPANY
STUYVESANT FIRE DISTRICT #1
SWEENEY HOSE COMPANY #7 OF NORTH TONAWANDA, NEW YORK
SYLVAN LIEBLA AMERICAN LEGION POST 1363
TAUNTON FIRE DEPARTMENT, INC
THIELLS ROSEVILLE FIRE DISTRICT
THREE G VOLUNTEER FIRE COMPANY, INC
THREE TOWN FIRE DISTRICT
TOWN OF BINGHAMTON VOLUNTEER FIRE COMPANY, INC
TOWN OF CARROLLTON JOINT FIRE DISTRICT
TOWN OF ESOPUS VOLUNTEER AMBULANCE SQUAD, INC
TOWN OF FRIENDSHIP FIRE DISTRICT
TOWN OF HAMBURG FIRE CHIEF'S ASSOCIATION, INC
TOWN OF HARRISON/VILLAGE OF HARRISON
TOWN OF HINSDALE FIRE DISTRICT
TOWN OF LEE FIRE DISTRICT
TOWN OF NEWBURGH EMERGENCY MEDICAL SERVICES, INC
TUXEDO JOINT FIRE DISTRICT
TYRONE VOLUNTEER FIRE DEPARTMENT, INC
ULSTER COUNTY ARSON TASK FORCE
ULSTER FIRE DISTRICT #1
UNION VALE FIRE DISTRICT
VALLEY COTTAGE FIRE DISTRICT
VICTOR-FARMINGTON VOLUNTEER AMBULANCE CORPS, INC
VIGILANT ENGINE HOOK AND LADDER COMPANY, INC
VILLAGE OF DOBBS FERRY
VILLAGE OF EAST WILLISTON

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VILLAGE OF HANCOCK
VILLAGE OF OSSINING
VILLAGE OF OWEGO
VILLAGE OF PAINTED POST
VILLAGE OF PENN YAN
VILLAGE OF PIERMONT
VILLAGE OF QUOGUE, INC
VILLAGE OF REMSEN FIRE DEPARTMENT
VILLAGE OF SAUGERTIES FIRE DEPARTMENTS ETAL
VILLAGE OF SODUS POINT
VILLAGE OF SOUTHAMPTON
VILLAGE OF WATERVILLE
VLY-ATWOOD FIRE DISTRICT
VOLUNTEER FIRE COMPANY OF CENTER BRUNSWICK, INC
VOORHEESVILLE AREA AMBULANCE SERVICE, INC
WADING RIVER FIRE DISTRICT
WALDEN FIRE DISTRICT
WALKER VALLEY CHEMICAL ENGINE COMPANY NO. 1, INC
WALLKILL VOLUNTEER AMBULANCE CORPS, INC
WALWORTH FIRE DISTRICT #1
WASSAIC FIRE DISTRICT
WAYNE FIRE DISTRICT
WEBSTER VOLUNTEER FIRE DEPARTMENT, INC
WELLSBURG VOLUNTEER FIRE DEPARTMENT
WEST ATHENS LIME STREET FIRE DISTRICT #1
WEST BABYLON FIRE DISTRICT
WEST HURLEY FIRE DISTRICT #1
WEST ISLIP FIRE DISTRICT
WEST SAYVILLE-OAKDALE FIRE DISTRICT
WEST SENECA FIRE DISTRICT #5 & SENECA HOSE COMPANY #1, INC
WEST WEBSTER VOLUNTEER FIREMEN'S ASSOCIATON, INC
WEST WINDSOR FIRE COMPANY, INC
WESTHAMPTON BEACH FIRE DISTRICT
WESTMERE FIRE DEPARTMENT
WHITNEY POINT FIRE DEPARTMENT
WILMINGTON FIRE DISTRICT #1
WINDHAM FIRE DISTRICT #1
WOODBOURNE FIRE DISTRICT
WOODLAWN VOLUNTEER FIRE COMPANY, INC
WOODSTOCK FIRE DISTRICT
WORCESTER FIRE DISTRICT
WURTSBORO JOINT FIRE DISTRICT

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WYANDANCH VOLUNTEER FIRE COMPANY INC
YOUNGSTOWN VOLUNTEER FIRE COMPANY, INC
YULAN FIRE DEPARTMENT, INC