

YEAR	CARRIER	LOCATION	TYPE OF LOSS	OFFER	SETTLEMENT	% INCREASE
2005	ALLSTATE	GREAT NECK	FIRE	\$302,344.36	\$361,442.67	19.55%
2005	ALLSTATE	CAMBRIA HEIGHTS	FIRE	\$65,729.87	\$110,709.91	68.43%
2005	ALLSTATE	GLEN HEAD	PIPE BREAK	\$5,138.00	\$16,041.11	212.21%
2005	ALLSTATE	GREAT NECK	FIRE	\$214,473.01	\$302,344.36	40.97%
2005	STATE FARM	LEVITTOWN	VANDALISM	\$14,398.46	\$60,006.80	316.76%
2005	STATE FARM	LEVITTOWN	PIPE BREAK	\$4,588.87	\$10,749.13	134.24%
2005	STATE FARM	CAMBRIA HEIGHTS	FIRE	\$19,411.82	\$24,243.89	24.89%
2005	TRAVELERS	GREAT NECK	FIRE	\$94,638.59	\$133,401.84	40.96%
2006	TRAVELERS	WHITESTONE	FIRE	\$84,746.92	\$107,362.09	26.69%
2006	RUTGERS CASUALTY	GREENLAWN	FIRE	\$147,746.97	\$205,793.30	39.29%
2006	OTSEGO MUTUAL	JACKSON HEIGHTS	FIRE	\$64,600.42	\$81,458.49	26.10%
2006	GREENWICH INS.	BRONX	FIRE	\$62,468.67	\$98,100.12	57.04%
2006	HARTFORD INS.	YONKERS	FIRE	\$226,298.57	\$278,606.13	23.11%
2006	OTSEGO MUTUAL	NORTH WOODMERE	WIND	\$13,664.21	\$23,510.11	72.06%
2007	ALLSTATE	HICKSVILLE	PIPE BREAK	\$14,042.91	\$23,299.38	65.92%
2007	ALLSTATE	ROSEDALE	FIRE	\$133,712.66	\$187,898.99	40.52%
2007	ALLSTATE	FLUSHING	FIRE	\$20,679.58	\$31,928.41	54.40%
2007	ALLSTATE	BROOKLYN	FIRE	\$37,073.27	\$59,117.44	59.46%
2007	ALLSTATE	BROOKLYN	FIRE	\$23,389.73	\$33,094.95	41.49%
2007	STATE FARM	WHITESTONE	VEHICLE DAMAGE	\$37,704.99	\$61,600.37	63.37%
2007	TRAVELERS	ROSEDALE	FIRE	\$63,258.77	\$83,224.83	31.56%
2007	TOWER INS.	MANHATTAN	FIRE	\$234,735.54	\$287,391.35	22.43%
2007	RUTGERS CASUALTY	WESTBURY	FIRE	\$131,768.60	\$190,238.27	44.37%
2007	AMERICAN SECURITY	BRONX	FIRE	\$152,370.19	\$210,034.91	37.85%
2008	TRAVELERS	ST. ALBANS	FIRE	\$67,713.77	\$91,482.84	35.10%
2009	ALLSTATE	FLORAL PARK	FIRE	\$34,945.87	\$54,043.38	54.65%
2009	OTSEGO MUTUAL	VALLEY STREAM	FIRE	\$93,934.20	\$135,089.85	43.81%
2010	STATE FARM	KINGS POINT	WIND STORM	\$20,241.22	\$42,621.10	110.57%
2010	STATE FARM	MASSAPEQUA	WIND STORM	\$38,615.95	\$56,900.40	47.35%
2010	STATE FARM	FLUSHING	WIND STORM	\$76,072.07	\$106,313.82	39.75%
2010	STATE FARM	MASSAPEQUA	WIND STORM	\$36,029.02	\$60,055.99	66.69%
2010	TRAVELERS	FLUSHING	WIND	\$76,419.30	\$109,156.76	42.84%
2010	INTERBORO MUTUAL	SPRINGFIELD GARDENS	WATER	\$20,626.67	\$42,389.31	105.51%

2010	ALLSTATE	PLAINVIEW	FIRE	\$143,222.43	\$183,238.93	27.94%
2010	STATE FARM	OCEANSIDE	WATER	\$86,724.42	\$115,370.35	33.03%
2011	STATE FARM	BAYSIDE	PIPE BREAK	\$32,374.59	\$46,155.46	42.57%
2011	STATE FARM	FLUSHING	PIPE BREAK	\$28,125.22	\$46,436.27	65.11%
2011	TOWER INS.	SPRINGFIELD GARDENS	FIRE	\$128,414.78	\$172,768	34.54%
2011	ALLSTATE	WESTBURY	FIRE	\$259,012.94	\$352,448.39	36%
2012	ALLSTATE	DIX HILLS	PIPE BREAK	\$13,301.20	\$19,009.58	43%
2012	STATE FARM	BRENTWOOD	VANDALISM	\$8,093.81	\$10,727.66	33%
2012	PHILADELPHIA INS.	LONG ISLAND CITY	WATER	\$46,866.32	\$104,654.37	123%
2012	PSM	NEW YORK, NY	OTHER	\$381,257.20	\$500,000.00	31%
2012	TRAVELERS	LONG BEACH	SANDY	\$113,131.23	\$161,156.73	42%
2012	ALLSTATE	MASSAPEQUA	WATER	\$35,712.52	\$60,895.32	71%
2012	LIBERTY MUTUAL	JERICHO	TREE/WIND	\$16,983.97	\$83,175.53	390%
2012	CHUBB	UPPER BROOKVILLE	TREE/WIND	\$125,123.63	\$172,885.84	38%
2012	CHUBB	WOODBURY	WIND	\$13,132.93	\$28,801.29	119%
2012	NATIONWIDE	LONG BEACH	WATER	\$46,697.29	\$97,810.23	110%
2012	STATE FARM	LEVITTOWN	TREE	\$18,218.15	\$42,341.3	132%
2012	LIBERTY MUTUAL	PLAINVIEW	TREE	\$45,614.32	\$70,332.74	54%
2012	NATIONAL FLOOD	OCEANSIDE	WATER	\$55,936.25	\$99,395.45	78%
2012	TRAVELERS	ROSLYN	WIND	\$4,873.74	\$12,406.78	155%
2012	ALLSTATE	PLAINVIEW	TREE	\$40,222.27	\$52,739.34	32%
2012	ZURICH	OYSTER BAY COVE	WIND	\$49,760.00	\$196,000.00	295%
2012	ALLSTATE	LONG BEACH	FLOOD	\$80,820.61	\$106,248.23	32%
2012	UTICA	PLAINVIEW	TREE	\$24,286.21	\$39,766.64	64%
2012	AMERICAN BANKER	LINDENHURST	SANDY	\$84,840.15	\$112,770.99	33%
2012	TRAVELERS	GARDEN CITY	TREE	\$79,641.00	\$105,512.60	33%
2012	FIREMAN FUND	OLD WESTBURY	TREE/WIND	\$71,051.50	\$102,793.58	45%
2012	OTSEGO MUTUAL	ISLAND PARK	FIRE	\$29,188.80	\$35,632.83	23%
2012	STATE FARM	BAYSIDE	FIRE	\$20,544.28	\$36,109.25	76%
2012	ALLSTATE	MASSAPEQUA	FIRE	\$134,403.44	\$165,167.16	23%
2012	STATE FARM	OLD BETHPAGE	VEHICLE DAMAGE	\$43,533.27	\$77,312.46	77%
2012	CONT'L CASUALTY	FLUSHING	WATER	\$14,187.95	\$19,383.86	37%
2012	ASSURANT	FRESH MEADOWS	FIRE	\$67,411.24	\$81,034.39	21%
2012	CHUBB	BROOKVILLE	TREE	\$79,955.38	\$133,443.26	67%
2012	LIBERTY MUTUAL	ROSLYN HEIGHTS	TREE	\$9,451.78	\$25,396.25	168%
2012	ENCOMPASS	JERICHO	TREE	\$28,621.50	\$55,700.93	95%

2012	FIDELITY	LONG BEACH	WATER	\$75,000.00	\$185,796.23	147%
2012	NARRAGANSET	ATLANTIC BEACH	WATER	\$102,518.24	\$149,842.88	46%
2012	LIBERTY MUTUAL	JERICHO	TREE/WIND	\$62,389.44	\$98,392.28	58%
2012	ALLSTATE	JERICHO	TREE	\$41,385.87	\$57,898.40	40%
2012	NARRAGANSET	KINGS PARK	TREE	\$56,176.16	\$72,735.31	30%
2012	STATE FARM	MELVILLE	SEWER BACKUP	\$4,052.47	\$36,658.52	804%
2012	STATE FARM	JERICHO	PIPE BREAK	\$20,691.78	\$26,062.34	26%
2012	HOMESITE	SYOSSET	TREE	\$5,298.58	\$13,848.36	161%
2012	STATE FARM	HUNTINGTON STA.	TREE	\$78,381.21	\$123,153.33	57%
2012	RUTGERS CASUALTY	ROSLYN HEIGHTS	WATER	\$26,314.85	\$51,020.96	94%
2013	HANOVER	EAST QUOGUE	PIPE BREAK	\$143,944.30	\$205,804.43	43%
2013	MERCURY	ROSEDALE	FIRE	\$289,120.45	\$377,735.88	31%
2013	US SPECIALTY	ROSLYN	PIPE BREAK	\$47,049.29	\$67,389.24	43%
2013	STATE FARM	MIDDLE VILLAGE	PIPE BREAK	\$15,590.61	\$27,676.91	77%
2013	TRAVELERS	FLORAL PARK	PIPE BREAK	\$14,903.96	\$18,766.34	26%
2013	YORK RISK SER.	ASTORIA	COLLAPSE	DENIED	\$132,500	
2013	ASSURANT	LINDENHURST	WATER	\$108,662.61	\$137,195.51	27%
2013	STATE FARM	MANHASSET	WATER	\$9,437.62	\$47,740.56	41%
2013	STATE FARM	HEMPSTEAD	EXPLOSION	\$81,246.28	\$97,984.54	20%
2013	NFIP	OCEANSIDE	SANDY	\$60,283.95	\$124,977.82	107%
2014	STATE FARM	JERICHO	BROKEN PIPE	\$20,704.24	\$48,244.27	133%
2014	ALLSTATE	BEECHHURST	FIRE	\$38,585.98	\$53,502.63	39%
2014	STATE FARM	JERICHO	FIRE	\$111,512.85	\$142,010.06	27%
2014	KEMPER	LAURELTON	WATER	\$24,702.36	\$33,426.26	35%
2014	STATE FARM	MAHOPAC	FIRE	\$24,995.64	\$50,285.25	101%
2014	ALLSTATE	LONG BEACH	FLOOD	\$80,820.61	\$115,428.23	43%
2014	ALLIANZ	BELLMORE	VEHICLE DAMAGE	\$33,443.00	\$49,791.00	49%
2014	STATE FARM	SYOSSET	PIPE BREAK	\$7,060.65	\$23,968.91	24%
2014	STATE FARM	SYOSSET	PUFF BACK	\$18,563.32	\$22,664.86	22%
2014	ALLSTATE	BRONX	WATER	\$11,074.90	\$44,457.43	301%
2014	TRAVELERS	ALBERTSON	FIRE	\$18,149.09	\$26,451.69	46%
2014	CHUBB	MANHATTAN	WATER	\$90,763.27	\$177,682.10	96%
2014	STATE FARM	LEVITTOWN	PIPE BREAK	\$56,188.31	\$86,677.79	54%
2014	STATE FARM	DIX HILLS	PIPE BREAK	\$33,443.00	\$49,791.00	49%
2014	ALLIANZ	BELLMORE	VEHICLE DAMAGE	\$63,501.73	\$81,668.45	29%
2014	STATE FARM	JERICHO	FIRE	\$111,512.85	\$142,010.06	27%
2014	STATE FARM	CARMEL	FIRE	\$50,285.25	\$82,256.13	64%
2014	STATE FARM	LEVITTOWN	PIPE BREAK	\$50,441.46	\$74,288.20	47%

2013	OCEAN HARBOR CASUALTY	BAYVILLE	PIPE BREAK	\$18,464.12	\$19,534.62	6%
2014	ALLIANZ	BELLMORE	VEHICLE DAMAGE	\$33,443.00	\$49,791.00	49%
2014	ALLSTATE	BRONX	FREEZING	\$17,907.86	\$28,880.75	61%
2014	ALLIANZ	BELLMORE	VEHICLE DAMAGE	\$33,443.00	\$49,791.00	49%
2014	STATE FARM	ALBERTSON	FIRE	\$677,959.11	\$1,253,661.08	85%
2014	NARRAGANSETT BAY	NORTH BABYLON	PIPE BREAK	\$38,289.00	\$44,254.65	16%
2013	STATE FARM	NYC	FIRE	\$95,787.89	\$95,787.89	46%
2014	STATE FARM	ELMONT	VEHICLE	\$61,451.61	\$81,898.88	33%
2014	NATIONWIDE	BROOKLYN	PIPE BREAK	\$ 24,623.56	\$21,108.54	17%
2014	STATE FARM	SMITHTOWN	PIPE BREAK	\$164,507.09	\$180,189.42	10%
2014	STATE FARM	MELVILLE	PIPE BREAK	\$53,198.79	\$60,310.08	13%
2014	PROVIDENCE MUTUAL	FLUSHING	VEHICLE	\$41,450.82	\$65,150.94	57%
2015	STATE FARM	OLD WESTBURY	WATER DAMAGE	\$26,584.82	\$38,249.25	44%
2014	ALLSTATE	LITTLE NECK	LIGHTENING	\$31,769.88	\$35,847.45	13%
2014	ALLSTATE	HUNTINGTON	PIPE BREAK	\$25,990.52	\$29,997.68	15%
2014	NARRAGANSETT BAY	OZONE PARK	WATER MAIN BREAK	\$10,918.82	\$12,892.83	18%
2014	NARRAGANSETT BAY	WESTBURY	PIPE BREAK	\$9,054.28	\$11,058.04	22%
2014	ZURICH INSURANCE	NEWARK, NJ	VEHICLE	\$24,403.70	\$39,932.63	64%
2014	HARTFORD	ALBERTSON	FIRE	\$41,338.45	\$70,744.89	71%
2014	ALLSTATE	WEST HEMPSTEAD	PIPE BREAK	\$6,714.31	\$19,886.67	196%
2014	ALLSTATE	MELVILLE	WATER DAMAGE	\$1,096.34	\$20,187.98	174%2
2015	INTERBORO INSURANCE	GREAT NECK	WATER	\$32,756.48	\$53,619.80	64%
	WESCO INSURANCE	BAYONNE, NJ	FIRE	\$540,919.00	\$748,892.50	38%
2015	STATE FARM	HUNTINGTON	PIPE BREAK	\$18,109.27	\$ 37,113.35	104%
2015	STATE FARM	ASTORIA	FIRE	\$68,388.16	\$87,950.94	29%
2015	STATE FARM	SYOSSET	PIPE BREAK	\$23,133.84	\$32,276.14	40%
2015	STATE FARM	LEVITTOWN	WATER DAMAGE	\$17,168.14	\$41,667.89	143%
2015	ADIRONDACK	BRONX	FIRE	\$14,077.00	\$23,413.15	66%
2015	STATE FARM	NORTH BALDWIN	SEWER BACKUP	\$10,591.10	\$17,752.13	68%
2015	STATE FARM	ROSLYN	PIPE BREAK	\$27,777.98	\$61,079.27	120%
2015	STATE FARM	QUEENS VILLAGE	PIPE BREAK	\$43,585.15	\$98,227.61	125%
2015	STATE FARM	JERICHO	PIPE BREAK	\$46,604.13	\$124,692.46	168%
2015	ENCOMPASS	JERICHO	PIPE BREAK	\$63,000.00	\$88,000.00	40%
2015	CAMBRIDGE MUTUAL FIRE	BALDWIN	WATER DAMAGE	\$115,134.89	\$164,936.64	43%
2015	FIREMANS FUND	ROSLYN	PIPE BREAK	\$57,395.39	\$77,828.57	36%

2015	TRAVELERS	BRONX	FIRE	\$125,346.18	\$165,051.01	32%
2015	STATE FARM	NEW ROCHELLE	FIRE	\$285,288.72	\$350,473.08	23%
2015	NATIONAL GENERAL	BABYLON	PIPE BREAK	\$33,733.99	\$49,112.46	46%
2015	STATE FARM	HUNTINGTON	PIPE BREAK	\$50,627.84	\$99,137.49	96%
2015	STATE FARM	HUNTINGTON	PIPE BREAK	\$27,752.70	\$37,113.35	34%
2015	DONGBU	BRONX	PIPE BREAK	\$91,806.33	\$130,221.32	42%
2015	ALLSTATE	LEVITTOWN	PIPE BREAK	\$20,584.94	\$27,811.42	35%
2015	STATE FARM	NORTH BALDWIN	SEWER BACKUP	\$10,591.10	\$17,752.13	66%
2015	STATE FARM	ROSLYN HEIGHTS	PIPE BREAK	\$27,777.98	\$61,079.27	120%
2015	STATE FARM	QUEENS VILLAGE	PIPE BREAK	\$43,885.15	\$98,227.61	124%
2015	UTICA NATIONAL	MOUNT SINAI	PIPE BREAK	\$137,467.99	\$197,971.47	44%
2015	STATE FARM	WOODBURY	ICE DAMMING	\$25,506.24	\$32,352.88	27%
2015	RUTGERS CASUALTY	RIDGE	PIPE BREAK	\$65,156.62	\$84,804.51	30%
2015	OCCIDENTIAL	PLAINVIEW	PIPE BREAK	\$6,354.42	\$8,029.28	26%
2014	ALLIANZ	BELLMORE	VEHICLE DAMAGE	\$33,443.00	\$49,791.00	49%
2014	STATE FARM	SYOSSET	PIPE BREAK	\$7,060.65	\$23,968.91	24%
2014	STATE FARM	SYOSSET	PUFF BACK	\$18,563.32	\$22,664.86	22%
2014	ALLSTATE	BRONX	WATER	\$11,074.90	\$44,457.43	301%
2014	TRAVELERS	ALBERTSON	FIRE	\$18,149.09	\$26,451.69	46%
2014	CHUBB	MANHATTAN	WATER	\$90,763.27	\$177,682.10	96%
2014	STATE FARM	LEVITTOWN	PIPE BREAK	\$56,188.31	\$86,677.79	54%
2014	STATE FARM	DIX HILLS	PIPE BREAK	\$63,501.73	\$81,668.45	29%
2014	STATE FARM	JERICHO	FIRE	\$111,512.85	\$142,010.06	27%
2014	STATE FARM	CARMEL	FIRE	\$50,285.25	\$82,256.13	64%
2014	STATE FARM	LEVITTOWN	PIPE BREAK	\$50,441.46	\$74,288.20	47%
2013	OCEAN HARBOR CASUALTY	BAYVILLE	PIPE BREAK	\$18,464.12	\$19,534.62	6%
2014	ALLSTATE	BRONX	FREEZING	\$17,907.86	\$28,880.75	61%
2014	STATE FARM	ALBERTSON	FIRE	\$677,959.11	\$1,253,661.08	85%
2014	NARRAGANSETT BAY	NORTH BABYLON	PIPE BREAK	\$38,289.00	\$44,254.65	16%
2013	STATE FARM	NYC	FIRE	\$95,787.89	\$139,942.88	46%
2013	STATE FARM	ELMONT	VEHICLE	\$61,451.61	\$81,898.88	33%
2014	NATIONWIDE	BROOKLYN	PIPE BREAK	\$24,623.56	\$21,108.54	17%
2014	STATE FARM	SMITHTOWN	PIPE BREAK	\$164,507.09	\$180,189.42	10%
2014	STATE FARM	MELVILLE	PIPE BREAK	\$53,198.79	\$60,310.08	13%
2014	PROVIDENCE MUTUAL	FLUSHING	VEHICLE	\$41,450.82	\$65,150.94	57%
2015	STATE FARM	OLD WESTBURY	WATER DAMAGE	\$26,584.82	\$38,249.25	44%
2014	ALLSTATE	LITTLE NECK	LIGHTENING	\$31,769.88	\$35,847.45	13%
2014	ALLSTATE	HUNTINGTON	PIPE BREAK	\$25,990.52	\$29,997.68	15%
2014	NARRAGANSETT BAY	OZONE PARK	WATER MAIN BREAK	\$10,918.82	\$12,892.83	18%
2014	NARRAGANSETT BAY	WESTBURY	PIPE BREAK	\$9,054.28	\$11,058.04	22%
2014	ZURICH INSURANCE	NEWARK, NJ	VEHICLE	\$24,403.70	\$39,932.63	64%

2014	HARTFORD	ALBERTSON	FIRE	\$41,338.45	\$70,744.89	71%
2014	ALLSTATE	WEST HEMPSTEAD	PIPE BREAK	\$6,714.31	\$19,886.67	196%
2014	ALLSTATE	MELVILLE	WATER DAMAGE	\$1,096.34	\$20,187.98	174%2
2015	INTERBORO INSURANCE	GREAT NECK	WATER	\$32,756.48	\$53,619.80	64%
	WESCO INSURANCE	BAYONNE, NJ	FIRE	\$540,919.00	\$748,892.50	38%
2015	STATE FARM	HUNTINGTON	PIPE BREAK	\$18,109.27	\$37,113.35	104%
2015	STATE FARM	ASTORIA	FIRE	\$68,388.16	\$87,950.94	29%
2015	STATE FARM	SYOSSET	PIPE BREAK	\$23,133.84	\$32,276.14	40%
2015	STATE FARM	LEVITTOWN	WATER DAMAGE	\$17,168.14	\$41,667.89	143%
2015	ADIRONDACK	BRONX	FIRE	\$14,077.00	\$23,413.15	66%
2015	STATE FARM	NORTH BALDWIN	SEWER BACKUP	\$10,591.10	\$17,752.13	68%
2015	STATE FARM	ROSLYN	PIPE BREAK	\$27,777.98	\$61,079.27	120%
2015	STATE FARM	QUEENS VILLAGE	PIPE BREAK	\$43,585.15	\$98,227.61	125%
2015	STATE FARM	JERICHO	PIPE BREAK	\$46,604.13	\$124,692.46	168%
2015	ENCOMPASS	JERICHO	PIPE BREAK	\$63,000.00	\$88,000.00	40%
2015	CAMBRIDGE MUTUAL FIRE	BALDWIN	WATER DAMAGE	\$115,134.89	\$164,936.64	43%
2015	FIREMANS FUND	ROSLYN	PIPE BREAK	\$57,395.39	\$77,828.57	36%
2015	TRAVELERS	BRONX	FIRE	\$125,346.18	\$165,051.01	32%
2015	STATE FARM	NEW ROCHELLE	FIRE	\$285,288.72	\$350,473.08	23%
2015	NATIONAL GENERAL	BABYLON	PIPE BREAK	\$33,733.99	\$49,112.46	46%
2015	STATE FARM	HUNTINGTON	PIPE BREAK	\$50,627.84	\$99,137.49	96%
2015	STATE FARM	HUNTINGTON	PIPE BREAK	\$27,752.70	\$37,113.35	34%
2015	DONGBU	BRONX	PIPE BREAK	\$91,806.33	\$130,221.32	42%
2015	ALLSTATE	LEVITTOWN	PIPE BREAK	\$20,584.94	\$27,811.42	35%
2015	STATE FARM	NORTH BALDWIN	SEWER BACKUP	\$10,591.10	\$17,752.13	66%
2015	STATE FARM	ROSLYN HEIGHTS	PIPE BREAK	\$27,777.98	\$61,079.27	120%
2015	STATE FARM	QUEENS VILLAGE	PIPE BREAK	\$43,885.15	\$98,227.61	124%
2015	UTICA NATIONAL	MOUNT SINAI	PIPE BREAK	\$137,467.99	\$197,971.47	44%
2015	STATE FARM	WOODBURY	ICE DAMMING	\$25,506.24	\$32,352.88	27%
2015	RUTGERS CASUALTY	RIDGE	PIPE BREAK	\$65,156.62	\$84,804.51	30%
2015	OCCIDENTIAL	PLAINVIEW	PIPE BREAK	\$6,354.42	\$8,029.28	26%