



ANNUAL REPORT 2015

Greater New York Mutual Insurance Company



PREPARED FOR THE UNEXPECTED



The residents of New England learned how unpredictable Mother Nature can be during the winter of 2015. In Boston, Mass., unrelenting freezing temperatures resulted in snow accumulations reaching six feet or higher and many snow drifts exceeding twenty feet. Ice began to build up and many businesses experienced property damages. GNY's claims activity started with a flurry in January and quickly became a blizzard by late February. As usual, we were prepared. GNY met the demand by working around the clock to help our policyholders get their properties repaired and their lives back to normal.

PROTECTING YOU IS OUR BUSINESS ...

FROM THE PRESIDENT AND CHIEF EXECUTIVE OFFICER

I am happy to report that GNY's 101st year in operation – the first year of our second century if you will – was very successful. Thanks to the outstanding support of our producer partners and escalating interest and loyalty from our policyholders both old and new, we finished 2015 with the highest sales level in our history – more than \$332 million in Direct Premiums Written – with both new business and retention high in nearly every state in which we do business. Meanwhile, both our Surplus and Assets grew to record levels, with the latter decisively breaking through the billion dollar level.



ALWAYS EXPECT THE UNEXPECTED

While this was a strong year for GNY, 2015 certainly had its ups and downs. Perhaps the biggest “down” was the brutal winter weather suffered by our friends, colleagues and customers throughout the New England region. With more than 110 inches of snow falling in just a few weeks, and the bitter cold ensuring that it just kept piling up and up – it was inevitably followed by the damage and frustration that accompanies a natural catastrophe of this magnitude. And, dare I say, this led to one of GNY's biggest “ups” of the year. While we certainly couldn't stop the damage and frustration from occurring, we do have enormous control over the ability to fix it, working to help our policyholders get their property repaired and their lives back to normal, and doing the absolute best that we can to make the process as smooth and trouble-free as possible. That, in fact, is the job of any insurance carrier, and that is where we shine.

If there's one thing that the insurance business teaches you it is to always expect the unexpected, and while we couldn't have anticipated the specifics of the 2015 weather, we make it our business to always be well prepared. First of all, we partner with our policyholders to help minimize their risks by providing services such as reading contracts and reviewing insurance provisions – all at no extra cost. Second, in our Property Claims Department, we have a reasonable examiner to claim ratio and also maintain a standby catastrophe team to augment our team in the event of an overwhelming volume of claims. And, in the first few months of 2015, the claims were definitely that – some five times greater than normal. But we were ready.

In normal times, we have a long established goal of reaching out to each insured within 12-24 hours of receiving their claim, working with them to schedule our adjuster for an inspection within a week, and processing everything quickly in order to get an initial check into their hands within 30 days. From what we hear, that is an unusually aggressive and ambitious schedule to maintain in the commercial lines industry, and our policyholders and producer partners often comment on and compliment us for it. And, I'm proud to say, we didn't let them down. In fact, we beat our 30 day average goal handily in three of the four quarters of 2015 –



If there's one thing that the insurance business teaches you it is to always expect the unexpected.

and in the other, not surprisingly, the winter first quarter – we came very, very close, meeting or exceeding all reasonable expectations. We absorbed the onslaught effectively, stretching our resources and working around the clock to meet the needs of our policyholders, continuing to make calls, arrange inspections and get payments out fast. In fact, you can read some comments about our efforts on behalf of our policyholders in our “A Winter’s Tale” feature in this year’s report.



GNY has always had an outstanding reputation for how we handle liability claims.

BEST-IN-CLASS CLAIMS HANDLING IN EVERY CATEGORY

GNY has always had an outstanding reputation for how we handle liability claims – rather than rolling over and paying those who are going after our policyholders, we investigate, and, if warranted, fight the claim on their behalf. And our insureds love us for it. Many have told me personally of the injustice of being unfairly blamed or sued for something beyond their control, and of the damage that it can do to their business reputation and their bottom lines. In fact, many have come to GNY after becoming frustrated with other carriers paying claim after unjustified claim – which they found just leads to an influx of even more unjustified claims, as well as hefty annual increases in their premiums. After becoming a GNY policyholder, they found these expensive and frustrating claims tended to disappear as we fought them and word spread among personal injury attorneys that they were no longer an easy target.

Likewise, GNY’s reputation around Workers’ Compensation claims handling has long been outstanding. We are experts at coordinating with policyholders, medical personnel and injured employees to get everyone communicating and help get employees back to work as soon as possible. We have on-site registered nurses to make the medical process as smooth as possible for an injured worker, answering questions, coordinating with medical staff and more, and are skilled at finding light-duty opportunities for even faster resolutions.

Among many policyholders and producer partners, our reputation for handling property claims is every bit as outstanding. As noted, we pay quickly, we pay fairly and we are excellent at making the process as smooth as possible for everyone concerned. Of course, it’s one thing coming from me, and yet another when coming from those that know it best – our policyholders and producer partners. When I asked, many, many of them have been extremely willing to help us spread the word, through testimonials, customer stories, referrals and more. And, I must say, I have been very proud and very touched with the enthusiasm with which they have been willing to sing our praises. It makes us want to work all the harder to continue to earn their trust and business, and continue to meet and exceed their expectations.

BUILDING FOR THE FUTURE

If 2014 was a year of celebrating our proud 100-year past, then 2015 will likely be seen as a year in which we accelerated our efforts to build toward an even brighter future. As I mentioned, we’ve been reaching out more to our customers and producer partners for their feedback – and for a lot more than just marketing purposes. Much more importantly, 2015 saw our first Producers’ Council, a half-day think tank where we invited producers to provide completely uncensored feedback on every aspect of our performance – the good and the bad. And while we enjoyed their praise, we found even more value in their constructive suggestions for improvement.

As I write this in early 2016, we have begun formally responding to many of our producers' suggestions, as we promised we would. For example, one set of comments focused on our loss control capabilities, our value-added services in which we inspect properties and offer suggestions to our policyholders as to how to make their facilities even safer and protect against losses. Almost universally, producers saw the immense value the service had in creating a positive customer experience, as well as in lowering the risk of incidents and keeping premiums steady over time. However, they noted that we could be more "user friendly" in our presentation. Toward that end, we are making changes such as providing background information and statistics to support each of our recommendations for greater understanding of the reasoning and the risks, and we are prioritizing recommendations to identify those which are most critical and those that might be less so. There will no doubt be much more communication flowing from this first Producer Council, and we look forward to sharing it and maintaining a continuing, mutually beneficial dialogue.

We are building for the future in many other ways as well. This year, we spent time analyzing the opportunities in Maine, where many of our New England policyholders have properties, and completing the paperwork to begin operations there shortly. We are investigating other possibilities as well, following similar logic – low catastrophe-prone areas complementary to our current writings. Wisconsin and Arizona are strong possibilities.

In addition, although we are a long-time insurer of restaurants, office buildings, strip shopping centers and private clubs, we have recently developed new products to meet the needs of these valuable customers even better. And, we are constantly adding new coverages to meet changing times.

FIRST YEAR EVEN BETTER THAN I HAD EXPECTED

I am proud of our accomplishments during this first year of our second century. In looking ahead to 2016, we will build on this positive momentum to enhance the value we provide our policyholders. As part of that effort, we will be reaching out to you more frequently, providing you with value-added tools on our website, and continuing to provide you with the outstanding claims service that you deserve and have come to expect from us.

In closing, I would like to thank our policyholders and producer partners for your trust in us. We will continue to earn it, each and every day. I know that for all of us 2016 will be even better than 2015, and I look forward to sharing those successes with you in the future.

Sincerely,



Elizabeth Heck
President & CEO

EXPECT THE UNEXPECTED

A Winter's Tale

Record-breaking amounts of snowfall in Boston in 2015 created mounds of snow on roadways, sidewalks and rooftops, causing damaging effects throughout the city.



Shakespeare's famous play aside, the winter of 2015 was far more catastrophe than comedy for the residents of New England. In fact, snow storm following relentlessly after snow storm led to the declaration of as many as seven distinct catastrophes in many areas of the region in only a five week period – including those related to Winter Storm Juno and Winter Storm Marcus.

To put it in perspective, the average winter seasonal snowfall measured at Boston's Logan Airport is a hefty 43.5 inches – but in 2015, the city had nearly reached that point by late January, with an additional avalanche of 64.8 inches then falling during February and yet another foot or so piling on in March. That brought the seasonal total to 110.6 inches –

which is the largest ever snow total recorded in more than a century of official record keeping in Boston.

Experts believe that the winter of 2015 likely even dwarfed the legendary “Great Snow of 1717,” which saw New England hit by a series of four storms in two weeks and Puritan community leader Cotton Mather reporting an accumulation of three feet of snow in Boston Common. Indeed, with a record streak of unrelenting freezing temperatures prohibiting any hint of melting, accumulations in many areas during the “Greater Snow of 2015” reached six or seven feet or more, with many drifts easily reaching 20 feet and higher.

But even those piles were significantly overshadowed by the infamous “Snow



EXPECT THE UNEXPECTED A WINTER'S TALE

The city of Boston met the challenge by relocating the wintry accumulation to "Snow Farms" across the region.



Farms," which, out of necessity, began cropping up all around the region in February. With nowhere to put the plowed snow, officials were trucking it to central locations and piling it into mounds that

reached 75 feet high and hundreds of feet across. And there it remained, with its sheer volume and density ensuring that, in spite of an unusually hot Spring, the snow held on until well into the Summer – July 14 to be exact. As the last drop of snow liquefied, the occasion was marked formally with an elaborate celebration at City Hall, and Boston Mayor Marty Walsh and Massachusetts Governor Charlie Baker announcing "Our nightmare is officially over!"

GNY – HELPING MITIGATE THE WINTER NIGHTMARE FOR OUR POLICYHOLDERS

With the storms burying the property of our New England policyholders, the ice damming and other property damage claims submitted to GNY began with a flurry in early January and turned into a blizzard by Presidents' Day weekend. As compared even to the claims volume in February 2014 – a winter that was also historic in its brutality (remember "The Polar Vortex?") – claims activity still tripled year over year, and in March it multiplied by an unprecedented 513% over 2014 levels.

Unlike the Boston snow, however, these claims didn't pile up, nor did they linger and

linger for months. In fact, GNY had long had in place an aggressive timeline to handle all property claims – 12-24 hours to make first contact with the policyholder, seven days to get an adjuster out, and 30 days to get a first payment into our customer's hands. And, as aggressive as this was for the commercial lines industry even during "normal" times, GNY worked to get as close as possible even in the most dramatic of catastrophe environments.

GREAT COMMUNICATION AND FAST PROPERTY CLAIMS PAYMENT

"It was the worst winter I can ever recall. I think we got something like 1400 claims for our clients, where a typical bad winter might be more like 300-400," noted Cindy Beaudin,



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EXPECT THE UNEXPECTED A WINTER'S TALE



Snow-covered, icy stairs and slick walkways are a big cause for accidents resulting in numerous claims annually.

Claims Manager for the Richard W. Endlar Insurance Agency, a division of Brown & Brown of MA, LLC. “A large number of the claims were handled by GNY, and they really got things done. It can be a real challenge when dealing with so many separate, individual unit owners within condominium buildings, but they got in there fast and were able to get checks issued quickly. I just can’t say enough about how professional, accommodating and easy they are to do business with.”

Even independent adjusters working New England noticed the GNY difference. “They were definitely on the faster side of getting everything accomplished. There were no time delays, no communications issues,” noted Harold Bryant of Crawford &

Company, a professional claims adjuster who has been rapidly dispatched to catastrophe-hit trouble spots for more than three decades.

FULLY INVESTIGATED LIABILITY CLAIMS PROTECT REPUTATIONS AND ASSETS

When it comes to liability claims, GNY’s position is quite different: we don’t pay too quickly. Instead, we work hard to protect our policyholders against unfair or fraudulent claims, safeguarding their reputations and protecting their pocketbooks. GNY fully investigates each and every claim, setting firm but fair maximum amounts on those that have merit and fighting for our policyholders on those that don’t. It’s a way of doing business that we’re well known for among our long-term policyholders.

In 2015, not surprisingly, GNY liability claims volume more than doubled or tripled in each of the winter months in the New England area. We believe that this volume could have been much higher still, however: In New England, as in every area where we do business, GNY works with policyholders to identify ways to minimize slips and falls and other losses on their property. While no one could have predicted the extent of the 2015 winter weather, this proactive work certainly helped our insureds minimize their losses to begin with. Further, GNY provides expert value-added assistance to our policyholders in negotiating snow removal contracts, providing language that serves to indemnify both parties in case of an incident. It is important to transfer responsibility for claims to the snow removal company and its own insurance carrier, where it most often belongs.

EXPECT THE UNEXPECTED A WINTER'S TALE



Our experts have the skills and knowledge to handle each differing type of claim to get the best result.

This service saved GNY and its policyholders substantially during the winter of 2015, allowing many claims to be unconditionally tendered to other carriers and any reserve amounts released, helping keep policyholders' loss records low and their premiums stable.

Even greater savings, however, were no doubt achieved for our policyholders through the "no pay" stance we assumed against many dubious claims. In one New England winter case, for example, GNY determined that a claimant's injuries were a result of profoundly poor judgment in laboring to clear several feet of snow immediately after a historic blizzard. We stood firm on our policyholder's behalf and received a Withdrawal of Action. In a slip and fall claim in downtown Boston, we found a novel argument that protects



store owners against claims from passersby – and had the case thrown out on Summary Judgment, saving our policyholder the impact of a high five-figure settlement.

GREAT CLAIMS SERVICE – WHATEVER THE WEATHER

GNY provides excellent service regardless of the type of claim. We maintain different departments staffed by experts with the skills and knowledge needed to excel at handling each differing type of claim to get the best result on behalf of our policyholders. It's the way we have done business, through hot weather and cold, good times and bad, for more than 100 years – and will continue to do so for the next 100 years and beyond.



Boston business owners, after shoveling through the winter (above) welcomed the first bloom in spring of 2015 (left).

KEY COMPANY PERFORMANCE MEASURES 2006 TO 2015

GNY entered 2015 coming off of a centennial year that saw the company reach an all-time record in Direct Premiums Written, Assets and Surplus. Working even harder in our 101st year to improve our customer communication, internal processes, service capabilities and more, we worked with our partners to achieve new milestones – setting new records in 2015 in all three areas, as well as maintaining record loss reserves, posting our third straight sub-100 Combined Ratio and enjoying healthy Pre-Tax Income in spite of a brutal winter. The ten-year graphs that follow illustrate some key measures of GNY’s 2015 performance, and how they compare to the most recent nine of our prior 100 years of serving our policyholders and broker partners.

GNY ended 2015 with its **HIGHEST SALES** level ever at \$332.1 Million in Direct Premiums Written.

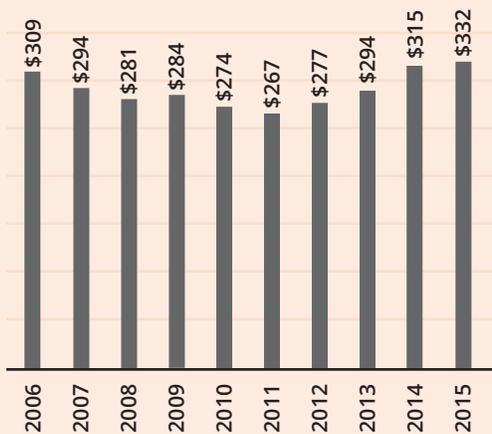
GNY’s Assets broke through the **ONE BILLION** dollar level for the first time in our history.

PERFORMANCE HIGHLIGHTS

GNY received **HIGH MARKS** for claims handling performance in a devastating weather year.

GNY added an additional 3% to its already **RECORD SURPLUS** breaking its 100-year record.

DIRECT PREMIUMS (\$ millions)



DIRECT PREMIUMS WRITTEN

GNY began its second century with its highest sales level ever, at \$332.1 million, an increase over last year's prior 100 year record, driven by both outstanding new business growth as well as excellent retention, as policyholders who try GNY service continue to stay with GNY year in and year out. Further, strong growth was fairly consistent across the board, with areas such as Upstate New York, Maryland and the Midwest posting some of the highest year-over-year business increases, and our traditional areas of New York and New Jersey also showing decisive premium growth.

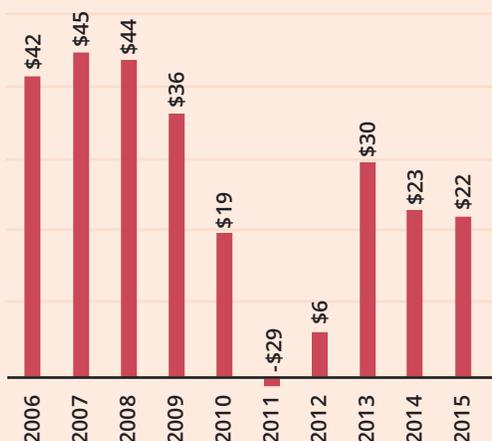
COMBINED RATIO



COMBINED RATIO

GNY's 2015 Combined Ratio came in at just below 100% despite the worst string of New England snow storms in history landing squarely in our regional footprint. Given this, the ratio reported compares favorably to the 98.1% Combined Ratio that A.M. Best computed for the Commercial Lines industry overall.

PRE-TAX INCOME (\$ millions)



PRE-TAX INCOME

With the record-setting volume of claims in our footprint in 2015, GNY posted a marginal underwriting loss in 2015 – around \$422,000 – a level more than offset by the company's investment income of more than \$22 million. Behind the numbers, the company had strong premium growth, outstanding retention and a fairly modest amount of losses compared to other area carriers due primarily to strong underwriting and proactive loss prevention efforts with our policyholders. Most importantly, we received high marks for our claims handling performance in a devastating weather year, getting checks into our policyholders' hands in 4-6 weeks or sooner, even in emergency conditions – an outstanding record for any commercial carrier, and truly, the reason that we are in business.

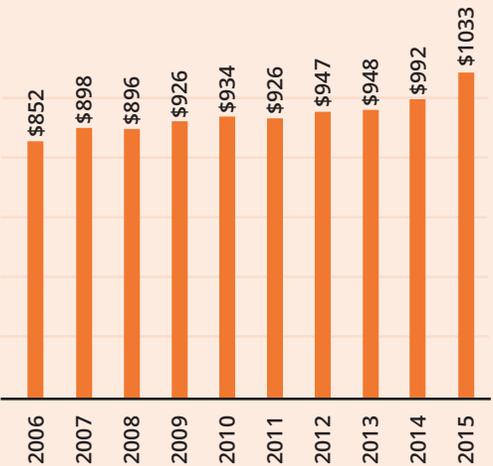
SURPLUS (\$ millions)



SURPLUS

“The decline in both underwriting and investment results anticipated for 2015 will drive the lowest level of Surplus growth experienced by the industry since 2011,” warned A.M. Best, which also announced that the commercial lines segment specifically would actually experience a marginal loss in Policyholders’ Surplus levels in the year. Bucking this trend, GNY’s Surplus increased by 3% – achieving a 101-year record.

ASSETS (\$ millions)



ASSETS

A year of robust and positive cash flow helped GNY achieve another record level in balance sheet strength – in 2015 our assets broke through the one billion dollar level for the first time in our history. Most notable, perhaps are the high quality assets that GNY holds and has always held throughout our 101 years in business – bonds are highly rated and a small percentage of equities for their solid record of long-term performance. At GNY, we believe that this is one of the best indicators of an insurance carrier’s ability to protect its policyholders, year in and year out, regardless of the unexpected.

LIABILITIES (\$ millions)



LIABILITIES

For years, A.M. Best has voiced concern about the adequacy of loss reserves in the industry, noting in their most recent Review & Preview that carriers’ reserves industry-wide have been weakening every year for nearly a decade, and that in 2015, the Commercial Multi-Peril line of business has posted one of the largest total deficiencies – a key factor in the organization’s move to reduce ratings and downgrade Outlook predictions for some carriers during the year. In contrast, GNY’s loss reserves increased even further in 2015, with more than 95% of its increased level of Liabilities consisting of loss reserves and unearned premium reserves, and zero long term debt.

GNY: NEWS HIGHLIGHTS 2015

Events that marked a year of accomplishment

Working closer than ever with our producer partners, GNY staked out new ground with record levels of direct premiums written, assets and surplus in 2015. Meanwhile, our A.M. Best rating – bucking against downward industry trends – stayed the same as it has been for 30 years – at A+ Superior. Our busy schedule of industry speaking engagements and outreach, technology improvements, corporate philanthropy and more helped round out a notable and memorable year for GNY and its stakeholders.

APRIL 24 GNY's balance sheet and solid operating performance help the company earn A.M. Best A+ rating and "Stable" outlook

During a year of uncertainty, GNY's excellent risk-adjusted capitalization and solid operating performance, coupled with a conservative investment strategy helped it earn A.M. Best's A+ (Superior) rating for the 30th consecutive year, as well as a "Stable" outlook rating from the organization.

MAY 13 Elizabeth Heck keynotes IBANY CEO Forum

In one of her first major presentations as GNY's President and Chief Executive Officer, Elizabeth addressed the Insurance Brokers' Association of the State of New York, continuing GNY's long-term partnership with the organization. IBANY's CEO forums bring commercial real estate leaders together with key producers in a small setting to discuss marketplace strategy, current issues, producer opportunities, product development and more.

MAY 29 GNY reaches out to worthy causes – with focus on The Wounded Warrior Project

GNY and its employees have a long history of helping those in need in our communities. In addition, a few years ago we began the tradition of focusing on one organization to offer special assistance to each year. In 2015, our employees selected The Wounded Warrior Project, an organization working to raise awareness and enlist the public's aid for the needs of injured service members.

Meanwhile, GNY continued its tradition of providing financial assistance to a multitude of organizations throughout its service area, supporting charities including the Baruch College Fund, Boys & Girls Club of Mount Vernon, Connecticut Brain Tumor Alliance, Police Conference of New York, Quincy Police Patrol Officers Association, Spencer Educational Foundation, Sturbridge Lions Club, Institutes Development Fund, The New School and the Crohn's and Colitis Foundation of America, among many others.

JULY 29 GNY begins successful 2015 Producer Meeting season

GNY producer meetings provide a platform for free and open dialogues. The events are hosted by the company's top executives, who work hard to make relevant, audience-focused presentations and present new ideas for mutual success, as well as make themselves available to answer questions and discuss topics of importance with producers. All told, we welcomed upwards of 300 producer partners to these events, solidifying relationships both old and new.

AUGUST 1

Branch changes boost service levels

Always working to provide even better service to our producers and insureds in every area where we do business, GNY made several strategic changes in 2015. We consolidated our Upstate NY branch with our nearby Connecticut branch, giving our Albany-area producer partners the benefits of greater capacity and resources for even faster response times as area business continues to grow at a rapid pace. We expanded and redesigned our Massachusetts office, to better support the highly successful efforts of our partners in New England. And, supporting the fast-growing Midwest states of Illinois, Ohio and Michigan, we consolidated all GNY resources and support services – including both new and renewal underwriting support – into a single virtual branch focused 100% on these vital policyholders and producer partners.

OCTOBER 28

Elizabeth Heck participates in IREM panel

The Greater New York Chapter of the Institute of Real Estate Management (IREM) – a community of both multi-family and commercial sector real estate managers dedicated to ethical business practices, maximizing the value of investment real estate, and promoting superior management through education and information sharing – held a breakfast discussion at the Union League Club focusing on getting greater value from insurance coverage. With the topic “Is Your Insurance Driving You Bananas?” Elizabeth was one of the industry professionals in the hot seat, offering advice on how professionals could keep buildings even better maintained and safe and minimize insurance claims and other issues.

NOVEMBER 17

GNY launches innovative “Voice of The Customer” initiative

GNY has long been focused on communicating with its producer partners, and listening and acting upon their input to improve our level of service. In 2015 we proudly raised this tradition to an entirely new level, launching our first “Producers’ Council,” a two day think tank/summit including producers from every area where we do business.

The key question we asked these industry experts to discuss en masse: “What can GNY do to help you grow your business even further,” with focus upon vital areas including claims handling, loss control, underwriting, marketing, technology and more. We are in the process of collating results and creating a detailed plan of action based upon the feedback we received, which we’ll be sharing with participants as well as all our broker partners early in 2016.

DECEMBER 9

Warren Heck honored as charity’s Man of the Year

With more than 750 guests in attendance, former GNY CEO and current Chairman of the Board, Warren Heck, was honored by the Crohn’s & Colitis Foundation of America as their 2015 Man of the Year during their 48th Annual Awards Dinner at the Sheraton New York Times Square Hotel. In selecting him for the award, the organization noted Warren’s long distinguished career as well as his impressive record of industry service and social responsibility. More than \$800,000 was raised during the event to support the charity in its efforts to fund research, raise awareness and support and educate patients living with these diseases.

DECEMBER 31

GNY continues to hone IT infrastructure in support of our customers

GNY has strategically invested in opportunities to use technology to serve policyholders and producer partners the best way possible. 2015 continued that trend with aggressive efforts in areas ranging from software to hardware to quality assurance to cybersecurity and much more – including accelerating longer-term efforts to upgrade to a state-of-the-art core system as well as a high-end company-wide telephony network.

CONFIDENT FOR THE LONG TERM



As a mutual insurance company, GNY manages its business for the benefit of its policyholders. Our laser focus on financial strength, deep knowledge in the markets we serve and industry-leading claims service are just a few reasons why policyholders trust GNY. We also leverage our expertise to provide policyholders with the knowledge and resources they need to manage risk regardless of the time of year. It's the way we have done business, through hot weather and cold, good times and bad, for more than 100 years.

... HELPING YOU IS OUR COMMITMENT.

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Christopher McNulty
*Executive Vice President, Chief Financial Officer
and Treasurer*

Gerard Ragusa
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Lucas Sheldon
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