

Item 2. Properties.

We have set forth below a summary of our lease commitments for office space, excluding formerly occupied office space in Staten Island that we have sublet to IBM to operate a data center under our outsourcing agreement with IBM and that portion of our unoccupied office space in Brooklyn, New York with respect to which we took accounting charges in the third quarter of 2003 and first quarter of 2004. We believe that these facilities will be sufficient to meet our needs for the foreseeable future.

<u>Location</u>	<u>Type of Space</u>	<u>Occupied Square Feet</u>	<u>Earliest Lease Termination Date</u>
15 MetroTech Center Brooklyn, NY	Administrative	287,000	June 2020
11 Corporate Woods Albany, NY	Administrative; Sales	375,000	January 2010
400 S. Salina St. Syracuse, NY	Administrative*	203,000	December 2010
85 Crystal Run Middletown, NY	Administrative; Sales	173,000	February 2012
3 Huntington Quadrangle Melville, NY	Administrative; Sales	110,000	December 2010
11 West 42 nd St. New York, NY	Corporate Headquarters; Sales	107,000	December 2015
2651 Strang Blvd. Yorktown Heights, NY	Administrative*	98,000	January 2006
300 East Park Dr. Harrisburg, PA	Administrative*	75,000	September 2010
25 Orville Dr. Bohemia, NY	Administrative *	34,000	March 2005
800 Second Ave. New York, NY	Administrative *	11,000	June 2009
100 Roscomon Dr. Middletown, CT	Administrative*	7,500	September 2005
1333 Brunswick Ave. Lawrenceville, NJ	Administrative*	6,000	April 2005
100 Jericho Quadrangle Jericho, NY	Administrative*	5,600	October 2008
10 Bank St. White Plains, NY	Sales	4,400	November 2005

* Denotes exclusive use for Medicare fiscal intermediary and carrier business, which is a component of our other insurance products and services segment. Our Albany facility supports this component as well as our commercial business.

Except as otherwise noted, our facilities support both of our business segments.