



ANNUAL REPORT 2021



Wright Insurance Group



Our motto is simple
 Insuring our own
 future – that’s what
 NYMIR is all about.

Our Mission

NYMIR’s mission is to provide the most comprehensive insurance and risk management programs for the local governments of New York State. NYMIR represents control for its members over their own insurance future. Through an elected Board of Governors, members control the company’s rates, coverages, claims handling, and risk management services.

In Memoriam



John LaPointe

Jack Gilfeather

A Fond Farewell

Nick Mazza steps down from the Board of Governors after 28 years of distinguished service.



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Who We Are



NYMIR's Attorney-In-Fact

The New York Municipal Insurance Reciprocal was licensed by the three statewide municipal associations (who now serve as its Attorney-In-Fact) on August 31, 1993. Members include towns, counties, villages, cities and other incorporated entities with

separate taxing authority. The responsibility for the reciprocal is under the direction of a thirteen-member elected Board of Governors, all of whom are elected or appointed municipal officials. The Reciprocal writes property and casualty lines which include property, general liability, law enforcement, public official's, cyber, automobile, boiler and machinery, inland marine, earthquake and flood, sudden accidental pollution, crime and employment practices liability insurance.

Board of Governors



President
Gerard Decusatis
Legal Counsel
Housing Authority
City of Amsterdam

Vice President
Margaret Miller
Chair, Parks and
Recreation Commission
Village of Hamilton

Secretary
Meg Hungerford
Bookkeeper
Town of Kortright

Treasurer
Daniel Depew
Insurance Liaison
Town of Wallkill

Steven Conti
Director of Finance
Pound Ridge

Jason Keding
Supervisor
Town of Boston

Michael Quill
Mayor
City of Auburn

Dominic Mazza
Labor Management
Safety Committee
Livingston County

Margaret Kennedy
Board of Representatives
Otsego County

Jon Stead
Administrative Officer
Fulton County

Sandra Frankel
Inter-Municipal
Cooperation Official
Town of Brighton

Jack Marren
Supervisor
Town of Victor
Chair, Board of Supervisors
Ontario County

Paul Wendel Jr.
County Executive
Chautauqua County

NYMIR Balance Sheet

Admitted Assets	2021	2020	2019
Cash and short-term investments	\$14,537,176	\$19,820,946	\$4,352,151
Fixed-maturity securities, at amortized cost	140,839,604	128,234,151	127,771,750
Mutual funds, at fair value	57,813,498	50,098,519	42,338,819
Receivable from securities	-	-	-
Accrued Interest	557,163	684,361	819,269
Agent's balances or uncollected premiums	12,735,103	10,604,327	8,937,653
Reinsurance recoverable (payable) on losses & loss adjustment expenses	(135,989)	1,718,321	2,579,445
Other admitted assets	915,948	657,200	1,287,024
Total Admitted Assets	\$227,262,503	\$211,817,825	\$188,086,111

Liabilities and Policyholder's Surplus

Losses & loss adjustment expenses, net of reinsurance	\$109,400,189	\$103,074,938	\$94,447,001
Unearned premiums, net of reinsurance	21,762,344	21,579,139	20,811,732
Losses payable	159,896	-	-
Net reinsurance premiums payable (paid in advance)	744,269	(370,808)	(2,310,913)
Accounts payable and accrued expenses	1,139,489	1,298,459	866,711
Provision for reinsurance	34,845	2,658	140,408
Subscribers' operating account	100,000	100,000	100,000
Total Liabilities	\$133,341,032	\$125,684,386	\$114,054,939
Policyholder's surplus			
Net paid in and contributed surplus	2,465,775	3,837,620	5,106,103
Unassigned funds	91,455,696	82,295,819	68,925,069
Surplus as regards policyholders	93,921,471	86,133,439	74,031,172
Total Liabilities and Policyholder's Surplus	\$227,262,503	\$211,817,825	\$188,086,111

Statement of Income and Policyholder Surplus Income

Premiums earned, net of reinsurance	\$62,779,851	\$62,561,695	\$60,122,533
Less:			
Losses & loss adjustment expenses, net of reinsurance	46,261,803	43,676,049	46,124,375
Other underwriting expenses incurred	17,038,962	16,684,964	15,844,926
Investment income	3,413,788	3,365,987	3,523,812
Net realized gain/(loss) on investment sale	1,824,200	9,428,830	248,425
Other miscellaneous expenses	1,050	1,938	(8,123)
Net income/(loss)	\$4,718,124	\$14,997,437	\$1,917,346

Policyholder's Surplus (Gains and Losses)

Policyholder surplus beginning of year	\$86,133,439	\$74,031,172	\$65,846,247
Plus:			
Net income/(loss)	4,718,124	14,997,437	1,917,346
Change in unrealized capital gain/(loss)	4,861,230	(1,538,536)	6,849,014
Change in provision for reinsurance	(32,187)	137,750	(137,259)
Contributed capital	-	5,687	228,423
Return of capital	(1,371,845)	1,274,170)	(338,777)
Return of operating reserves	-	-	(312,324)
Return of capitalization interest	(387,290)	(225,901)	(21,498)
Change in policyholder surplus	7,788,032	12,102,267	8,184,925
Policyholder surplus at end of year	\$93,921,471	\$86,133,439	\$74,031,172

2021 : A Year in Review

Summary of 2021 Market Conditions and NYMIR Portfolio Strategy

Annual Summary

In 2021, equity and fixed-income markets recovered substantially from the severe market correction they experienced at the onset of the global Coronavirus pandemic in 2020. Unprecedented fiscal and monetary support, which first began in 2020 in response to the pandemic, continued to provide substantial relief to markets throughout the year. In March of 2021, a robust \$1.9 trillion American Rescue Plan Act (“ARPA”) fiscal stimulus package was signed into law which included large allocations to state, local, and tribal governments. The Federal Reserve (“Fed”) kept the overnight lending rate anchored to a target range of 0.00%-0.25% for the entirety of the year. Equity markets recovered and eclipsed previous record highs as yields on fixed income investments remained range-bound and low throughout the majority of 2021.

As the U.S. economy continued to recover, prices began to climb. The rise in inflation was initially deemed temporary in nature by the Fed as supply chain bottlenecks and subsequent material shortages plagued the market. Despite strong economic growth and surging equity markets, the year was ultimately clouded by uncertainty around economic expectations.

Overview of Market Conditions in 2021

The first quarter of the year was impacted by new policies and priorities of the Biden administration and a lightening of COVID-19 caseloads as vaccine inoculations ramped up. The Biden administration proposed and passed ARPA, a robust \$1.9 trillion stimulus package designed to support families, schools, governmental entities, and small businesses. Meanwhile, the Federal Reserve spent much of the first quarter conveying its commitment to keeping rates low and facilitating economic recovery. As a result, the Fed made no changes to the near-zero overnight fed funds policy rate and continued its pace of large-scale monthly asset purchases at \$120 billion per month. Because of ultra-low short-term rates and a steepening yield curve, U.S. Treasury index returns were mixed for the quarter. Equity returns remained strong, with the S&P 500 returning 6.2% for the quarter and over 56% for the past four quarters ending March 31, 2021.

Economic conditions in the second quarter of 2021 were impacted by dramatically lower COVID-19 caseloads, strong consumer data, and elevated

inflation fueled by surging economic activity and supply chain shortages. The public health situation experienced drastic improvement, releasing pent-up consumer demand.

U.S. GDP grew by an annualized rate of 6.4% in the second quarter fueled by the uptick in consumer spending. The labor market continued to recover as worker filings for jobless benefits slowed and demand for workers increased due to easing restrictions on businesses throughout the country. Fed officials contemplated when to begin tapering their monthly asset purchases that were keeping long-term rates artificially low. U.S. corporations experienced their largest increase in earnings in nearly 20 years, which helped propel stock prices to all-time highs.

In the third quarter of 2021, a surge of COVID-19 infections driven by the highly contagious delta variant strained economic recovery as well as healthcare systems. Business and consumer sentiment were negatively impacted by the surge and consumer sentiment fell to its lowest level since November 2020. In September, Fed officials gave more credence to an anticipated acceleration of asset purchase tapering by indicating that the process would likely conclude around mid-2022. Prices remained elevated for consumers and producers due to meaningful increases in the price of energy, raw materials, and various consumer goods and services. The Fed deemed these increases largely transitory in nature. Market returns were mixed over the quarter as widespread uncertainty infiltrated markets. The S&P 500 returned 0.6% for the quarter.

Inflation containment was a top concern for the fourth quarter of 2021. Inflation was stickier-than-expected – consumer prices increased by 7% year-over-year, a 39 year high. Persistent inflation led the Fed to retire the term “transitory” and acknowledge structural global supply chain challenges. Mounting inflationary pressures prompted the Fed to accelerate the tapering of bond purchases sooner than expected. Further, the Fed signaled an accelerated timeline of anticipated rate hikes, with the bulk of committee members expecting 2-3 rate hikes in 2022. Despite inflationary concerns, the labor market continued to improve, and the unemployment rate fell to below 4% in December. The S&P 500 returned 11% for the quarter and equity markets as a whole rose throughout the year, extending their remarkable rebound from the Spring of 2020.



Index (Asset Class)	1-Year Avg. Annual Return	5-Year Avg. Annual Return
Russell 3000 (Domestic Equity All-Cap)	25.6%	17.9%
S&P 500 (Domestic Equity Large Cap)	28.7%	18.5%
MSCI AC World ex. US Net (International Equity, All Country minus US)	7.8%	9.6%
Bloomberg Barclays US Aggregate (US Bonds)	-1.5%	3.6%
90-Day US Treasury Bill (Cash)	0.05%	1.1%

Source: Investment Metrics

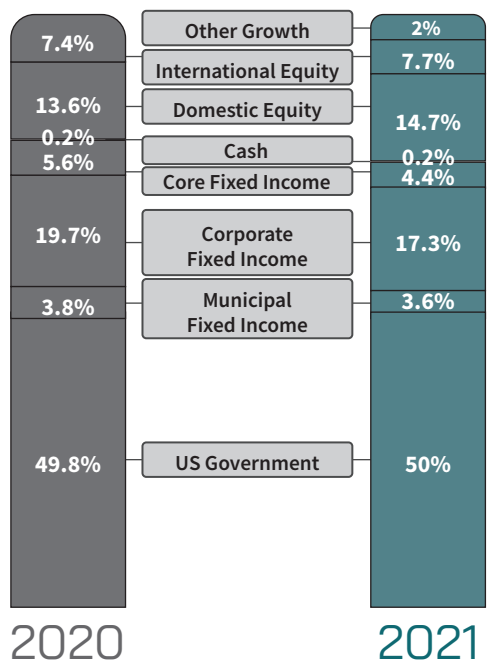
In the table above, we provide returns for various indices over the past one- and five-year periods ending December 31st, 2021.

Managing NYMIR's Portfolio in an Uncertain Market Environment

NYMIR's investment program is managed with a long-term horizon that best matches its investment goals and objectives as a leading provider in the municipal insurance business. NYMIR has continued to benefit from its disciplined, balanced, and well-diversified approach as negative performance in the fixed income markets due to rising rates was offset by a historic year of performance in the Multi-Asset Portfolio ("MACM"). For the year, aggregate performance for all NYMIR's assets was 3.35%.

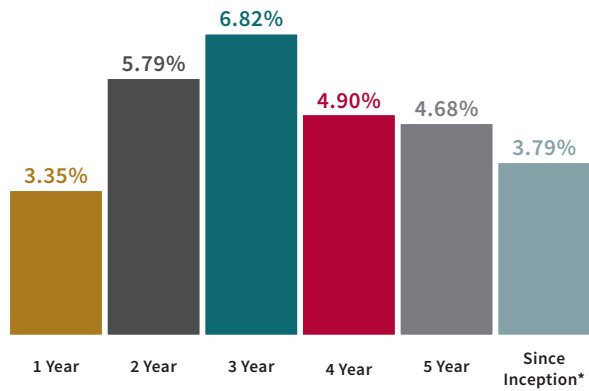
NYMIR's Finance Committee and Board of Trustees review its portfolio—including its overall asset allocation, strategy, approach, and results—with its investment advisor formally on a quarterly basis. The following charts show the broad diversity and performance for NYMIR's portfolio as of the end of 2021 and for historical periods.

NYMIR's Diversified Portfolio (as of 12/31/20 and 12/31/21)



NYMIR's Portfolio Returns

(Average Annual Returns as of 12/31/21)



* Inception date is September 30, 2014.

2021 Year in Review

While we can point to numerous themes that affected strategy and results during the year, three of the main catalysts were: (1) a strong U.S. economic recovery, (2) continued strong equity performance, and (3) inflationary concerns and changing dynamics in fixed income markets.

A Strong U.S. Economic Recovery

In 2021 the U.S. economy fully recovered to levels seen before the COVID-19-induced recession. The recovery was nurtured by monetary and fiscal stimulus, a strong consumer, the ability of the economy to adapt to evolving COVID-19 challenges, and a strong recovery in labor markets. The impacts of fiscal stimulus, which began in 2020, and continued in 2021 with the passage of ARPA, provided steadfast relief to markets in collaboration with dovish policy accommodation by the Fed. The Fed, which remained committed to its goal of achieving maximum employment, kept the Fed Funds overnight rate at 0-0.25% for all of 2021. Large-scale monthly asset purchases were leveraged to keep rates low and promote activity in the economy. Economic activity ensued amid these expansionary policies, which helped to embolden consumers and businesses. Flushed with spending power, the U.S. consumer continued to spend, aiding the U.S. recovery, and an improvement in economic data. Altogether, an expanding economy was beneficial to NYMIR's investment program as GDP growth, rising earnings, and rising valuations in equity markets positively impacted aggregate performance.

Strong Equity Performance Continues

Following a strong end to 2019 and 2020, equities continued to rally throughout 2021. Continued fiscal and monetary accommodation alongside widespread vaccination inoculation provided a springboard for equity markets, with the S&P 500, Nasdaq, and Dow Jones posting returns of 28.7%, 23.2%, and 20.2% respectively. International equity, as measured by the MSCI AC World ex. U.S. Index, continued to lag domestic counterparts, but returned 7.8% for the year. While equity markets soared, fixed income performance was negative for the year. The Bloomberg Barclays U.S. Aggregate (Aggregate) Index fell by 1.6% as inflationary expectations increased and rates rose. NYMIR was responsive to changes in economic conditions and held an overweight to equities for much of the calendar year. Further, NYMIR took advantage of the full breadth of its permitted investments and added tactical allocations to commodities. Diversity across asset classes, an overweight to equities, and tactical decisions throughout the year propelled NYMIR's MACM portfolio to return 15.7% for the year, outperforming its benchmark by nearly 2%.

Inflationary Concerns and Changing Dynamics in Fixed Income Markets

Coming into 2021, fixed income markets had been on the longest bull run seen since the 1980's, as interest rates fell dramatically in response to the global pandemic. The Fed's commitment to dovish monetary policy accommodation through lower interest rates and quantitative easing substantially raised prices of fixed income assets. As the U.S. continued to recover, high inflation persisted. In response to these pressures, in addition to underweighting fixed income assets in the MACM portfolio, NYMIR took a defensive duration position vs. the benchmark in its short and intermediate duration fixed income portfolios. This positioning was beneficial to relative performance as rates rose, the yield curve steepened, and fixed income assets depreciated in value.

Moving Forward – A Look into 2022

U.S. economic fundamentals remain generally strong heading into 2022. GDP has fully recovered from the COVID-19-induced recession and the unemployment rate which ended 2020 at 6.7%, ended 2021 at 3.9%. Further, over 6.4 million jobs were added to the U.S. economy in 2021. Equity markets continue to trend upwards, however valuations remain high, and forward market expectations surrounding economic growth remain modest. Supply chain issues continue to plague producers and consumers, further complicating the pace of inflation. Fixed income returns were challenged by these pressures in 2021 as the yield curve sharply steepened to conclude the year. Fixed income returns in 2022 will be highly dependent on the effectiveness of controlling inflation. With this in focus, the pace of Fed rate increases as well as Fed balance sheet reduction will be focal points of markets in 2022.

NYMIR's diversified and prudent portfolio – with approximately half of its assets allocated to U.S. government fixed-income securities – is well positioned to endure periods of market stress and heightened volatility. Approximately 75% of NYMIR's portfolio is invested in high quality, diversified, short-duration fixed-income securities. The remaining portion of NYMIR's investments are allocated to a Multi-Asset Class strategy composed of 75% equity and 25% core fixed income, which aligns with NYMIR's long-term risk/

return objectives. NYMIR's investment advisor places a high level of importance on risk management and communication to successfully navigate market turbulence – as evidenced by managing risk throughout the global pandemic.

Conclusion

We continue to work diligently toward the long-term success of our investment program, one that is built to weather times of market stress. We are continuously evaluating the optimal investment allocations of the portfolio that best position NYMIR for long-term fiscal strength. As always, we continue to monitor the markets and our investments to ensure appropriate asset allocation. NYMIR will continue to stress the prudent management of its portfolio, with the safety of principal as its core objective, manage the portfolio in alignment with our goals and objectives, and monitor the portfolio for compliance with our investment policy. With a highly diversified portfolio, NYMIR is well-positioned as we continue to navigate the uncertainties associated with an uncertain economic environment, rising interest rates, and above-trend inflation.

NYMIR Service Representatives

Eastern Shore Associates

101 Cayuga Street
PO Box 480
Fulton, NY 13069
T: 800-836-3324

NBT Insurance Agency

66 South Broad Street
Suite 2
Norwich, NY 13815
T: 607-337-4324

Northern Insuring Agency

171 Margaret Street
PO Box 789
Plattsburgh, NY 12901
T: 518-561-7000

Marshall & Sterling Insurance

110 Main Street
Poughkeepsie, NY 12601
T: 845-454-0800

Smith Brothers Insurance, LLC

300 Plaza Drive
Vestal, NY 13850
T: 607-754-1411

Brown & Brown of NY, Inc.

625 Route 6
Mahopac, NY 1054
T: 800-247-5521

Sprague Insurance

34 West Market Street
PO Box 98
Corning, NY 14830
T: 607-937-8371

Evans Agency, LLC.

80 North Main Street
Wellsville, NY 14895
T: 800-965-6264

Welcome New Members for 2021

Montgomery County

Town of Elbridge

Town of Lewis

Town of Locke

Town of Poughkeepsie

Town of Minerva

Town of Elizabethtown

Town of Ridgeway

Town of Sennett

Town of Shelby

Inc. Village of Northport

Village of New Berlin

Village of Manlius

Village of Middleport

Town of Dansville

Town of Gorham

Village of Barker

Town of Geneva

Town of Marletown

Town of Hope

NYMIR Members

CITIES

Amsterdam
 Auburn
 Beacon
 Cohoes
 Corning
 Cortland
 Geneva
 Glen Cove
 Glens Falls
 Gloversville
 Hudson
 Johnstown
 Lackawanna
 Little Falls
 Lockport
 Long Beach
 Niagara Falls
 Norwich
 Oneonta
 Poughkeepsie
 Salamanca
 Utica

COUNTIES

Allegany
 Cattaraugus
 Cayuga
 Chautauqua
 Chenango
 Clinton
 Columbia
 Delaware
 Dutchess
 Essex
 Franklin
 Fulton
 Genesee
 Greene
 Hamilton
 Herkimer
 Lewis
 Livingston
 Ontario
 Orleans
 Oswego
 Otsego
 Putnam
 Rensselaer
 Schoharie
 Seneca
 Tioga
 Tompkins
 Ulster
 Washington
 Wayne
 Westchester
 Wyoming

TOWNS

Adams
 Addison
 Afton
 Albion (Oswego)
 Albion (Orleans)
 Alden
 Alexander
 Alfred
 Allegany
 Almond
 Amboy
 Amenia
 Amity
 Andover
 Angelica
 Annsville
 Arcade
 Arcadia
 Argyle
 Arietta
 Arkwright
 Ashford
 Ashland
 Athens
 Attica
 Aurelius
 Ausable
 Austerlitz
 Ava
 Avoca
 Avon
 Babylon
 Baldwin
 Ballston
 Bangor
 Barker
 Barre
 Barrington
 Barton
 Batavia
 Bath
 Bedford
 Beekman
 Beekmantown
 Belmont
 Benson
 Bergen
 Berkshire
 Berlin
 Berne
 Bethany
 Bethel
 Binghamton
 Birdsall
 Bleecker
 Blenheim
 Bolivar
 Bolton

Bombay
 Boonville
 Boston
 Bovina
 Boylston
 Bradford
 Brandon
 Brasher
 Brighton
 (Franklin)
 Brighton
 (Monroe)
 Bristol
 Broadalbin
 Brookfield
 Broome
 Brownville
 Brunswick
 Brutus
 Burke
 Burlington
 Busti
 Butler
 Byron
 Cairo
 Caledonia
 Callicoon
 Cambridge
 Camden
 Campbell
 Canaan
 Canadice
 Candor
 Canton
 Cape Vincent
 Carlisle
 Carlton
 Carmel
 Caroga
 Caroline
 Carroll
 Carrollton
 Catlin
 Cato
 Caton
 Catskill
 Cayuta
 Centerville
 Champion
 Champlain
 Charlotte
 Charlton
 Chateaugay
 Chatham
 Chazy
 Chemung
 Chenango
 Cherry Creek
 Chesterfield

Cincinnatus
 Clare
 Clarence
 Clarendon
 Clermont
 Clifton
 Clinton (Clinton)
 Clinton
 (Dutchess)
 Cobleskill
 Cohecton
 Coeymans
 Cohocton
 Coldspring
 Columbia
 Concord
 Conesus
 Conesville
 Conquest
 Constable
 Constantia
 Corinth
 Corning
 Cornwall
 Coventry
 Covert
 Crown Point
 Cuyler
 Danby
 Danube
 Davenport
 Day
 Dayton
 Decatur
 DeKalb
 Delaware
 Delhi
 Denmark
 Denning
 DePeyster
 Deposit
 DeRuyter
 Dickinson
 (Broome)
 Dickinson
 (Franklin)
 Dix
 Dover
 Dresden
 Dryden
 Durham
 Eagle
 East Fishkill
 East Greenbush
 East Hampton
 East Otto
 Easton
 Eaton
 Edinburg

Edwards
 Elba
 Ellisburg
 Elma
 Enfield
 Ephratah
 Erin
 Erwin
 Esopus
 Esperance
 Essex
 Exeter
 Fairfield
 Farmington
 Fayette
 Fenton
 Fine
 Fishkill
 Fleming
 Florida
 Forestburgh
 Forestport
 Fort Covington
 Fort Edward
 Franklin
 Franklin
 Freedom
 Freetown
 Fremont
 (Steuben)
 Fremont
 (Sullivan)
 Friendship
 Fulton
 Gaines
 Gainesville
 Galen
 Gallatin
 Galway
 Gardiner
 Gates
 Genesee
 Geneseo
 Genoa
 Georgetown
 German
 German Flatts
 Germantown
 Ghent
 Gilboa
 Glenville
 Gouverneur
 Grafton
 Granby
 Granger
 Granville
 Great Valley
 Green Island
 Greene

Greenfield
 Greenport
 Greenville
 Greenwich
 Greig
 Grove
 Groveland
 Halcott
 Halfmoon
 Hamden
 Hamilton
 Hamlin
 Hammond
 Hampton
 Hancock
 Hannibal
 Harford
 Harpersfield
 Harrietstown
 Harrisburg
 Hartford
 Hartsville
 Hartwick
 Hastings
 Hebron
 Henderson
 Henrietta
 Herkimer
 Highland
 Hillsdale
 Hinsdale
 Holland
 Hoosick
 Hopewell
 Hopkinton
 Hornby
 Horseheads
 Howard
 Hunter
 Hurley
 Hyde Park
 Independence
 Indian Lake
 Inlet
 Ira
 Ischua
 Italy
 Ithaca
 Jackson
 Java
 Jefferson
 Jerusalem
 Jewett
 Johnsbury
 Johnstown
 Keene
 Kendall
 Kent
 Kiantone

NYMIR Members cont.

Kinderhook	Middleburgh	Palermo	Sand Lake	Turin	Albion
Kingsbury	Middlefield	Palm Tree	Sandy Creek	Tusten	Alexandria Bay
Kingston	Milan	Palmyra	Sanford	Tyrone	Almond
Kirkland	Milford	Paris	Sangerfield	Union Vale	Angola
Knox	Milo	Parish	Saranac	Urbana	Argyle
Kortright	Milton	Parishville	Saratoga	Van Buren	Asharoken
LaGrange	Mina	Patterson	Sardinia	Varick	Athens
Lake George	Minden	Pavilion	Savannah	Venice	Aurora
Lake Luzerne	Minetto	Perrysburg	Schaghticoke	Vernon	Avoca
Lake Pleasant	Minisink	Persia	Schodack	Verona	Baldwinsville
Lansing	Moira	Perth	Schoharie	Vestal	Ballston Spa
Lapeer	Monroe	Peru	Schuyler	Veteran	Belle Terre
Laurens	Montezuma	Petersburgh	Scipio	Victor	Bemus Point
Lawrence	Montour	Pharsalia	Scott	Victory	Bergen
Lebanon	Mooers	Phelps	Scriba	Vienna	Blasdell
Ledyard	Moreau	Philadelphia	Sempronius	Virgil	Bloomington
Lee	Morris	Piercefield	Seneca Falls	Volney	Bolivar
Leicester	Morristown	Pierrepoint	Seward	Walkkill	Briarcliff Manor
Lenox	Murray	Pinckney	Shandaken	Walton	Brockport
Leon	Nanticoke	Pine Plains	Sharon	Walworth	Brownville
Lewisboro	Naples	Pitcairn	Sheldon	Wappinger	Brushton
Lexington	Nelson	Pitcher	Shelter Island	Ward	Caledonia
Liberty	New Haven	Pittstown	Sidney	Washington	Cambridge
Lima	New Paltz	Plattekill	Smyrna	Waterloo	Camden
Lincklaen	New Scotland	Plattsburg	Sodus	Waverly	Camillus
Lindley	Newark Valley	Pleasant Valley	South Bristol	Wawayanda	Candor
Lisbon	Newcomb	Plymouth	Southampton	Wayland	Canton
Lisle	Newport	Poestenkill	Southeast	Wayne	Cape Vincent
Litchfield	Niagara	Pompey	Southold	Webb	Castleton- on-Hudson
Little Falls	Nichols	Portage	Spafford	Wellsville	Cato
Livingston	Norfolk	Portland	Sparta	West Monroe	Catskill
Livonia	North Dansville	Potsdam	Spencer	West Sparta	Cayuga Heights
Lloyd	North East	Pound Ridge	Springfield	Westerlo	Central Square
Lodi	North Elba	Prattsburgh	Springport	Western	Champlain
Long Lake	North Greenbush	Preble	Springwater	Westfield	Cedarhurst
Lorraine	North Harmony	Preston	St. Johnsville	Westmoreland	Champlain
Lowville	North Norwich	Princetown	Stafford	Westville	Chateaugay
Lumberland	Northampton	Pulteney	Stamford	Wethersfield	Cleveland
Lyndon	Northumberland	Putnam	Starkey	Wheatland	Clyde
Lyons	Norwich	Putnam Valley	Stephentown	Wheeler	Cobleskill
Lyonsdale	Oakfield	Rathbone	Sterling	White Creek	Cohocton
Machias	Ohio	Red Hook	Steuben	Whitehall	Cold Brook
Madrid	Olive	Redfield	Stillwater	Williamstown	Cold Spring
Maine	Oneonta	Rensselaerville	Stockholm	Willing	Constableville
Malone	Oppenheim	Rhinebeck	Stockport	Wilmington	Cooperstown
Malta	Orange	Richfield	Stony Creek	Wilna	Copenhagen
Mamaroneck	Orleans	Richford	Stratford	Windham	Corfu
Manchester	Orwell	Richland	Stuyvesant	Windsor	Corinth
Manheim	Osceola	Richmond	Summit	Wirt	Croghan
Mansfield	Ossian	Richmondville	Taghkanic	Wolcott	Croton- on-Hudson
Marathon	Ossining	Rockland	Taylor	Woodbury	Dansville
Marcy	Oswegatchie	Rodman	Theresa	Woodstock	Delanson
Marion	Oswego	Romulus	Thompson	Worcester	Delhi
Marshall	Otego	Roxbury	Throop	Wright	Deposit
Martinsburg	Otisco	Rushford	Thurman	York	Deruyter
Maryland	Otsego	Rutland	Ticonderoga		Dexter
Masonville	Otselic	Rye	Tioga	VILLAGES	Dobbs Ferry
Mayfield	Ovid	Saint Armand	Tompkins	Adams	Dolgeville
McDonough	Owasco	Salamanca	Triangle	Addison	Dresden
Mentz	Oxford	Salem	Tully	Afton	Earlville
Mexico	Palatine	Salisbury	Tupper Lake	Airmont	

NYMIR Members cont.

East Hampton	Hoosick Falls	Monroe	Red Creek	Tully
East Nassau	Hudson Falls	Monticello	Red Hook	Tupper Lake
East Rockaway	Hunter	Morrisville	Rensselaer Falls	Unadilla
East Williston	Interlaken	Mount Kisco	Rhinebeck	Union Springs
East Syracuse	Irvington	Naples	Richburg	Upper Nyack
Elba	Jeffersonville	Nelliston	Richmondville	Valley Falls
Elbridge	Jordan	New Hempstead	Richville	Valley Stream
Ellicottville	Kinderhook	New Hyde Park	Riverside	Waddington
Ellisburg	Kiryas Joel	New Paltz	Rockville Centre	Walton
Esperance	Lacona	New Square	Roslyn	Wappingers Falls
Fair Haven	Lake George	New York Mills	Roslyn Harbor	Warsaw
Farnham	Lake Placid	Newark Valley	Sagaponack	Warwick
Fayetteville	Laurens	Newport	Saltaire	Washingtonville
Fishkill	Lawrence	Nichols	Sandy Creek	Waterford
Fleischmanns	Lewiston	North Haven	Saranac Lake	Waterloo
Fonda	Lima	North Syracuse	Savona	Waterville
Fort Ann	Lindenhurst	Northville	Schoharie	Waverly
Fort Plain	Lisle	Norwood	Scottsville	Wayland
Frankfort	Lodi	Nyack	Sharon Springs	Weedsport
Franklinville	Lowville	Oakfield	Shoreham	Wellsville
Freeport	Lyons Falls	Odessa	Sidney	West Carthage
Fultonville	Madison	Oriskany Falls	Sleepy Hollow	West Winfield
Gainesville	Malone	Ovid	Sloatsburg	Westbury
Geneseo	Manchester	Owego	Smyrna	Westhampton
Gilbertsville	Mannsville	Oxford	Sodus	Beach
Glen Park	Manorhaven	Painted Post	South Corning	Whitehall
Gowanda	Marathon	Parish	South Glens Falls	Whitney Point
Grand View- on-Hudson	Margaretville	Patchogue	Southampton	Williamsville
Greene	Mayfield	Philadelphia	Speculator	Wolcott
Greenport	Mayville	Philmont	Spencer	Woodbury
Greenwich	Meridian	Phoenix	Spencerport	Woodridge
Greenwood Lake	Mexico	Plandome Heights	St. Johnsville	Wyoming
Hagaman	Middleburgh	Pleasantville	Stamford	Yorkville
Hamburg	Middleville	Poland	Stillwater	Youngstown
Hamilton	Milford	Port Byron	Sylvan Beach	
Hancock	Millbrook	Port Chester	Tannersville	
Hannibal	Millerton	Port	Tarrytown	
Herkimer	Millport	Washington No.	The Branch	
Honeoye Falls	Mineola	Potsdam	Tivoli	
	Minoa	Pulaski	Tuckahoe	

Special Districts

Amenia Water District #1	Great Neck Park District	Rushford Lake Recreation District
Brasher-Stockholm Recreation Center	Livingston County Water and Sewer Authority	Rye Town Park Commission
Cayuga County Soil and Water Conservation District	Mattituck Park District	Saratoga Lake Prot./Improvement Dist.
Central Bridge Sewer District	Montgomery County Sanitary District #1	Seneca County Water & Sewer Districts
Central Bridge Water District	Oak Orchard Small Watershed Protection District	Southampton Housing Authority and Southampton Community Housing/Dev.
Corning Intown Bus. Improvement District	Oneida-Herkimer Solid Waste Mgmt. Auth.	Southold Park District
Cutchogue New Suffolk Park District	Orient-East Marion Park District	Wadsworth Library
East Hampton Housing Authority	Port Washington Garbage District, Inc.	Wayne County Water and Sewer Authority



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