

NEW YORK MUNICIPAL
INSURANCE RECIPROCAL

2020 : Annual Report





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.



Wright Insurance Group

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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, automobile, boiler and machinery, inland marine, earthquake and flood, sudden accidental pollution, crime and employment practices liability insurance.

Board of Governors

<i>President</i> Michael Quill Mayor City of Auburn	<i>Vice President</i> Gerard Decusatis Village Attorney Hagaman	<i>Secretary</i> Daniel Depew Budget Officer Wallkill	<i>Treasurer</i> Margaret Miller Chair, Parks and Recreation Commission Hamilton
Steven Conti Director of Finance Pound Ridge	Meg Hungerford Bookkeeper Kortright	Jack Marren Supervisor Victor	
Christopher DeBolt Administrator Washington	Jason Keding Supervisor Boston	Dominic Mazza Labor Management Safety Committee Livingston	
Sandra Frankel Inter-Municipal Cooperation Official Brighton	Margaret Kennedy Board of Representatives Otsego	Jon Stead Administrative Officer Fulton	

NYMIR Balance Sheet

Admitted Assets	2020	2019	2018
Cash and short-term investments	\$19,820,946	\$4,352,151	\$11,667,431
Fixed-maturity securities, at amortized cost	128,234,151	127,771,750	118,233,628
Mutual funds, at fair value	50,098,519	42,338,819	34,610,292
Receivable from securities	-	-	-
Accrued Interest	684,361	819,269	722,575
Agent's balances or uncollected premiums	10,604,327	8,937,653	8,380,776
Reinsurance recoverable on losses & loss adjustment expenses	1,718,321	2,579,445	474,355
Other admitted assets	657,200	1,287,024	389,775
Total Admitted Assets	\$211,817,825	\$188,086,111	\$174,478,832

Liabilities and Policyholder's Surplus

Losses & loss adjustment expenses, net of reinsurance	\$103,074,938	\$94,447,001	\$87,240,331
Unearned premiums, net of reinsurance	21,579,139	20,811,732	19,991,156
Losses payable	-	-	350,062
Net reinsurance premiums paid in advance	(370,808)	(2,310,913)	(99,022)
Accounts payable and accrued expenses	1,298,459	866,711	1,046,909
Provision for reinsurance	2,658	140,408	3,149
Subscribers' operating account	100,000	100,000	100,000
Total Liabilities	\$125,684,386	\$114,054,939	\$108,632,585
Policyholder's surplus			
Net paid in and contributed surplus	3,837,620	5,106,103	5,216,457
Unassigned funds	82,295,819	68,925,069	60,629,790
Surplus as regards policyholders	86,133,439	74,031,172	65,846,247
Total Liabilities and Policyholder's Surplus	\$211,817,825	\$188,086,111	\$174,478,832

Statement of Income and Policyholder Surplus Income

Premiums earned, net of reinsurance	\$62,561,695	\$60,122,533	\$56,802,564
Less:			
Losses & loss adjustment expenses, net of reinsurance	43,676,049	46,124,375	40,392,968
Other underwriting expenses incurred	16,684,964	15,844,926	15,259,100
Investment income	3,365,987	3,523,812	3,120,229
Net realized gain/(loss) on investment sale	9,428,830	248,425	(257,883)
Other miscellaneous expenses	1,938	(8,123)	44,659
Net income/(loss)	\$14,997,437	\$1,917,346	\$4,057,501

Policyholder's Surplus (Gains and Losses)

Policyholder surplus beginning of year	\$74,031,172	\$65,846,247	\$65,827,246
Plus:			
Net income/(loss)	14,997,437	1,917,346	4,057,501
Change in unrealized capital gain/(loss)	(1,538,536)	6,849,014	(4,127,037)
Change in provision for reinsurance	137,750	(137,259)	(2,952)
Contributed capital	5,687	228,423	352,177
Return of capital	(1,274,170)	(338,777)	(235,429)
Return of operating reserves	-	(312,324)	-
Return of capitalization interest	(225,901)	(21,498)	(25,259)
Change in policyholder surplus	12,102,267	8,184,925	19,001
Policyholder surplus at end of year	\$86,133,439	\$74,031,172	\$65,846,247

2020 : A Year in Review

Annual Summary

After a strong end to 2019, equity and fixed-income markets experienced significant volatility while, globally, economies were halted. The advent of the novel coronavirus caused central banks and governments to enact unprecedented fiscal and monetary support to aid in the recovery. The Federal Reserve (“Fed”) cut the overnight lending rate from a range of 1.50-1.75% to 0.00-0.25% and Congress implemented trillions of dollars’ worth of stimulus packages. Despite severe losses in the first quarter, equity markets recovered and eclipsed previous record highs as yields remained range-bound and near zero throughout the majority of 2020.

Overview of Market Conditions in 2020

The moderate economic growth, consistent job creation, and high levels of consumer confidence experienced in 2019 was quickly overshadowed by the emergence of the COVID-19 pandemic in January 2020. There was a significant rally in U.S. Treasuries due to a flight to quality over emerging economic concerns caused by the Coronavirus outbreak. By first quarter-end, the 2-year Treasury declined by 132 basis points (1.32%) and the 5-year Treasury declined by 131 basis points (1.31%). Due to increased risk and uncertainty, credit markets experienced dislocations in March with spreads widening to levels not seen since the financial crisis. Equity prices and bond yields plummeted in response to the pandemic ending the longest bull market in history. On March 13th, President Trump declared a national emergency and locked down the country. Congress passed the CARES Act in late March, providing more than \$2.2 trillion in fiscal support to local governments, businesses, and individuals battered by the pandemic. The Federal Reserve (“Fed”) responded by cutting interest rates by 150 bps (1.50%) to a range of 0.00% to 0.25%, established several liquidity programs, and initiated quantitative easing. The S&P 500 (“S&P”) fell 34% peak-to-trough but quickly rebounded because of the extraordinary expansionary policies put in place.

The shutdown of many segments in the economy forced the U.S. into a recession. In April, the economy lost 20.5 million jobs and pushed the unemployment rate up to 14.7%, the highest rate since the Great Depression. Broad lockdowns and

stay-at-home orders were effective in initially slowing the spread of the virus. However, when social distancing measures eased in the warmer summer months, confirmed case counts spiked sharply higher as the virus picked up speed in certain states such as California, Florida, and Texas. While the S&P 500 turned positive for the year, U.S. second quarter GDP fell by an all-time record of 31.4% year-over-year.

As the pandemic-induced shutdown negatively affected businesses and lowered consumer spending, record job losses were followed by record job gains, as 9.3 million jobs were added back to the economy from May to July. With new COVID-19 case counts starting to fall in late summer, the U.S. economy grew at a record 33.4% annualized rate in the third quarter of 2020. The strong rebound was fueled by increased consumption, business and residential investment, and exports. Despite the strong economic recovery, economic output remained 3.5% below pre-pandemic levels. Fed policy continued to remain accommodative; extending expectations that short-term interest rates remain near zero through 2023. The Fed also adjusted its systematic stance on inflation, now seeking “to achieve inflation that averages 2% over time”.

The fourth quarter of 2020 was characterized by a contentious U.S. Presidential election that culminated in the election of President Joe Biden. As case counts continued to accelerate, the U.S. Food and Drug Administration (“FDA”) issued the emergency authorization of two COVID-19 vaccines from Pfizer Inc. and Moderna Inc. Additionally, the U.S. government passed a robust \$900 billion stimulus package that aimed to support the economy by reauthorizing and providing funding for fiscal support programs established by the CARES act in March. This legislation targeted assistance to small businesses, unemployed individuals, health care providers, and schools.

Index (Asset Class)	1-Year Avg. Annual Return	5-Year Avg. Annual Return
Russell 3000 (Domestic Equity All-Cap)	20.9%	15.4%
S&P 500 (Domestic Equity Large Cap)	18.4%	15.2%
MSCI AC World ex. US Net (International Equity, All Country minus US)	10.7%	8.9%
Bloomberg Barclays US Aggregate (US Bonds)	7.5%	4.4%
90-Day US Treasury Bill (Cash)	0.7%	1.2%

Source: Investment Metrics

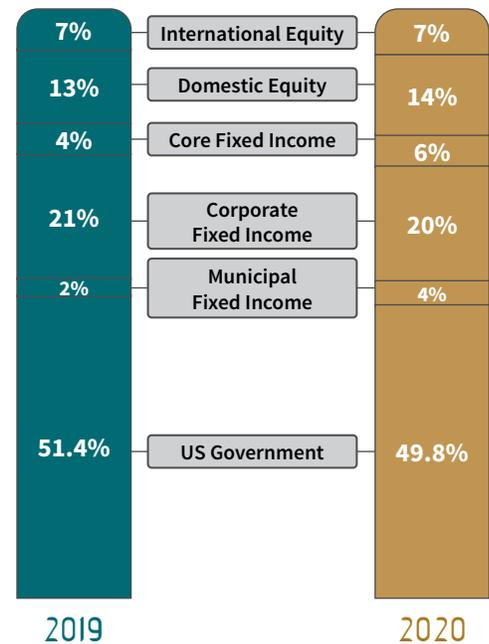
In the table above, we provide returns for various indices over the past one- and five-year periods ending December 31st, 2020.

Managing NYMIR’s Portfolio in an Uncertain Market Environment

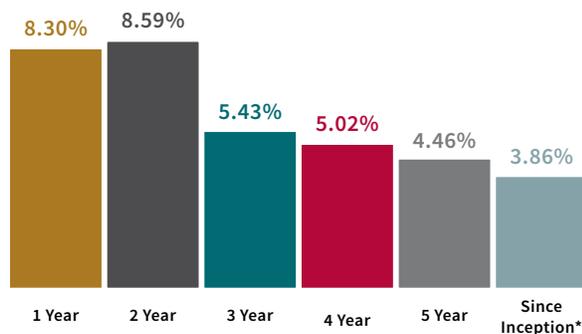
NYMIR’s investment program is managed with a long-term horizon that best matches its investment goals and objectives as a leading provider in the municipal insurance business. A disciplined, balanced, and well-diversified approach benefited NYMIR as equity markets experienced historical returns and falling yields caused significant appreciation in fixed-income markets.

NYMIR’s Finance Committee and Board of Trustees reviews 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 2020 and for historical periods.

NYMIR’s Diversified Portfolio (as of 12/31/19 and 12/31/20)



NYMIR’s Portfolio Returns (Average Annual Returns as of 12/31/20)



* Inception date is September 30, 2014.

2020 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) Managing a Global Pandemic, (2) Stimulus & Economic Relief, and (3) Strong Equity Performance.

Managing a Global Pandemic

The COVID-19 pandemic dominated the news and strongly influenced the path of economic recovery throughout 2020. The coronavirus quickly spanned the entire globe in the first quarter. Until late June, the second quarter saw a “flattening of the curve” as the pace of new COVID-19 cases and fatalities fell. However, many states began to ease lockdowns and other precautionary measures that led to a surge in new cases. The pandemic took a turn for the worse over the third and fourth quarters as new infection rates rose significantly. As hospitals reached capacity and the highly anticipated vaccine rollout began slower than expected, the U.S. experienced its deadliest month of the pandemic in December.

Stimulus & Economic Relief

Globally, central banks and governments responded to the COVID-19 pandemic with unprecedented monetary and fiscal support. In late March, Congress and President Trump converged on a \$2 trillion fiscal stimulus package to offer support to millions of Americans affected by COVID-19. The legislation represented the largest emergency aid package in U.S. history, worth about 10% of U.S. GDP. In just a month, the Fed dropped its benchmark interest rate to near 0% from 1.5% and established several liquidity programs to reduce strains on local governments and businesses. The Fed committed to using its full range of tools to fulfill its dual mandate of price stability and maximum employment. In December, Congressional lawmakers passed a \$900 billion fiscal stimulus package to revamp expired aid packages from the previously enacted CARES Act in March. Throughout 2020 and likely 2021, the Fed committed to purchasing approximately \$120 billion in Treasury and mortgage securities per month as part of their accommodative policy approach. However, despite low absolute levels of interest rates, NYMIR’s Reserve Fixed-

Income Portfolio returned 4.54% for the year, outperforming its benchmark by 29 basis points (0.29%). NYMIR’s Surplus Fixed-Income Portfolio returned 6.14% for the year, outperforming its benchmark by 49 basis points (0.49%). The strong performance in both of NYMIR’s fixed income portfolios is reflective of just how swiftly interest rates fell in the first half of 2020.

Strong Equity Performance

Following a strong end to 2019, equities experienced significant volatility throughout 2020. The emergence of the pandemic in the first quarter caused every major equity index to incur losses greater than 14%, including the S&P plummeting 34% peak-to-trough. As a result of equity market volatility, credit market spreads, measured by the ICE BofA 1-5 year AAA-A Corporate Note Index, peaked in late March at 345 basis points (3.45%). However, following unprecedented levels of fiscal and monetary support, equity markets quickly rebounded in the second quarter and credit spreads began to normalize. The S&P posted a 20.5% return for the second quarter and in early June turned positive for the year. Throughout the summer months, equity markets focused on the mostly favorable data, such as the reopening of businesses and increased hours of operations, with growth indices outperforming their value counterparts. The fourth quarter started with renewed stock market volatility. Equities rolled higher following the November U.S. elections, finishing the year with new record highs. Diversified and disciplined investors, like NYMIR, were rewarded for maintaining an exposure to credit securities as spreads narrowed back to historic tights to finish 2020 at 39 basis points (0.39%). Strong performance in the equity markets was beneficial for NYMIR’s MACM portfolio as it returned 18.61%, outperforming its benchmark by 314 basis points (3.14%).

International equity, measured by the MSCI AC World ex. U.S. Index, lagged their domestic counterparts returning 10.65% for the year. The absolute low level of interest rates, accommodative monetary policy, and improving economic fundamentals on the back of vaccinations has led NYMIR's investment advisor to position the portfolio with an overweight to equities. Continued stimulus efforts in Eurozone and resolution of Brexit are positives for the asset-class while renewed lockdowns are a negative. Overall, both domestic and international equity markets performed well despite a global health pandemic that halted economic activity globally.

Moving Forward – A Look into 2021

Despite a resurgence in coronavirus cases in the fourth quarter of 2020, the economy is expected to continue its forward progress, perhaps at a decelerating pace until the vaccine rollout is more complete. The pace of COVID-19 vaccines will affect the pace of economic growth in the first half of 2021. The Fed expects U.S. growth to be 4.2% for calendar year 2021 while reaffirming its accommodative monetary policies which will anchor short-term interest rates to near-zero

levels for the foreseeable future. Income and yield are likely to be key drivers of fixed-income performance in 2021. Diversification across all permitted asset classes will remain an important element of the investment strategy, despite narrow yield spreads on key sectors, like federal agencies and corporates. While equity valuation looks less attractive given the strong rebound, low levels of rates continue to be a tailwind.

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 the long-term portfolio strategy of enhancing returns. NYMIR's investment advisor places a high level of importance on risk management and communication to successfully navigate market turbulence.

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 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 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 emerging from a global pandemic.

¹ICE BofA 1-5 year AAA-A Corporate Note Index

NYMIR Members

CITIES

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

COUNTIES

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

TOWNS

Adams
 Addison
 Afton
 Albion (Orleans)
 Albion (Oswego)
 Alden
 Alexander
 Alfred
 Allegany
 Alma
 Almond
 Amboy
 Amenia
 Amity
 Angelica
 Annsville
 Arcade
 Arcadia
 Argyle
 Arietta
 Arkwright
 Ashland
 Athens
 Attica
 Aurelius
 Ausable
 Austerlitz
 Ava
 Avoca
 Avon
 Babylon
 Baldwin
 Bangor
 Barker
 Barre
 Barrington
 Barton
 Batavia
 Bath
 Bedford
 Beekman
 Bellmont
 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
 CapeVincent
 Carlisle
 Carlton
 Carmel
 Caroga
 Caroline
 Carroll
 Carrollton
 Catlin
 Cato
 Caton
 Catskill
 Cayuta
 Cazenovia
 Centerville
 Champion
 Champlain
 Charlotte
 Charlton
 Chateaugay
 Chatham
 Chazy
 Chemung
 Chenango
 Cherry Creek
 Chesterfield
 Cincinnatus
 Clare
 Clarence
 Clarendon

Clermont
 Clifton
 Clinton (Clinton)
 Clinton
 (Dutchess)
 Cobleskill
 Cochecton
 Cohocton
 Coldspring
 Columbia
 Concord
 Conesus
 Conesville
 Conquest
 Constable
 Constantia
 Corinth
 Corning
 Coventry
 Covert
 Crown Point
 Cuyler
 Danby
 Danube
 Davenport
 Day
 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
 Easton
 Eaton
 Edinburg
 Edwards
 Elba
 Ellisburg
 Elma
 Enfield
 Ephratah
 Erin
 Erwin

Esopus
 Esperance
 Essex
 Exeter
 Fairfield
 Farmington
 Fenton
 Fine
 Fishkill
 Florida
 Forestburgh
 Forestport
 Fort Covington
 Fort Edward
 Franklin
 (Delaware)
 Franklin
 (Franklin County)
 Freedom
 Freetown
 Fremont (Steuben)
 Fremont (Sullivan)
 Friendship
 Fulton
 Gaines
 Gainesville
 Galen
 Gallatin
 Galway
 Gardiner
 Gates
 Genesee
 Genesee
 Geno
 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
 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
 Kinderhook
 Kingsbury
 Kingston
 Kirkland
 Knox
 Kortright
 LaGrange
 Lake George
 Lake Luzerne
 Lake Pleasant
 Lansing

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

825 Vestal Parkway
 West Vestal, NY 13850
 T: 607-754-1411

Spain Agency

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

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

NYMIR Members cont.

Lapeer	McDonough	Oneonta	Poestenkill	Sempronius	Ulysses
Laurens	Mentz	Oppenheim	Portage	Seneca Falls	Union Vale
Lawrence	Mexico	Orange	Portland	Seward	Urbana
Lebanon	Middleburgh	Orleans	Potsdam	Shandaken	Van Buren
Ledyard	Middlefield	Orwell	Pound Ridge	Sharon	Varick
Leicester	Milan	Osceola	Prattsburgh	Sheldon	Venice
Lenox	Milford	Ossian	Preble	Shelter Island	Vernon
Leon	Milo	Ossining	Preston	Sidney	Verona
Lewisboro	Milton	Oswegatchie	Princetown	Smyrna	Vestal
Lexington	Mina	Oswego	Pulteney	Southampton	Veteran
Liberty	Minden	Otego	Putnam	South Bristol	Victor
Lima	Minetto	Otisco	Putnam Valley	Southeast	Victory
Lincklaen	Minisink	Otsego	Rathbone	Southold	Vienna
Lindley	Moira	Otselc	Red Hook	Spafford	Virgil
Lisbon	Monroe	Ovid	Redfield	Sparta	Volney
Lisle	Montezuma	Owasco	Rhinebeck	Spencer	Wallkill
Litchfield	Montgomery	Oxford	Richfield	Springfield	Walton
Little Falls	Montour	Palatine	Richford	Springport	Walworth
Livingston	Mooers	Palermo	Richland	Springwater	Wappinger
Livonia	Moreau	PalmTree	Richmond	St. Johnsville	Ward
Lloyd	Morris	Palmyra	Richmondville	Stafford	Washington
Lodi	Morristown	Paris	Rockland	Stamford	Waterloo
Long Lake	Murray	Parish	Rodman	Starford	Waverly
Lorraine	Nanticoke	Parishville	Romulus	Starkey	Wawayanda
Lowville	Naples	Patterson	Roxbury	Stephentown	Wayland
Lumberland	Nelson	Pavilion	Rushford	Sterling	Wayne
Lyndon	New Haven	Perrysburg	Rutland	Steuben	Webb
Lyons	New Paltz	Persia	Rye	Stockholm	Wellsville
Lyonsdale	New Scotland	Perth	Saint Armand	Stockport	West Monroe
Machias	Newark Valley	Peru	Salamanca	Stony Creek	West Sparta
Madrid	Newcomb	Petersburgh	Salem	Stratford	Westerlo
Maine	Newport	Pharsalia	Salisbury	Stuyvesant	Western
Malone	Niagara	Phelps	Sand Lake	Summit	Westfield
Malta	Nichols	Philadelphica	Sandy Creek	Taghkanic	Westmoreland
Mamaroneck	Norfolk	Piercefield	Sanford	Taylor	Westville
Manchester	North Dansville	Pierrepoint	Sangerfield	Theresa	Wethersfield
Manheim	North Elba	Pinckney	Saratoga	Throop	Wheatland
Mansfield	North Greenbush	Pine Plains	Sardinia	Ticonderoga	Wheeler
Marathon	North Harmony	Pitcairn	Savannah	Tioga	White Creek
Marcy	North Norwich	Pitcher	Schaghticoke	Tompkins	Whitehall
Marion	Northampton	Pittsfield	Schodack	Triangle	Williamstown
Marshall	Northumberland	Pittstown	Schoharie	Tully	Willing
Martinsburg	Norwich	Plattekill	Schuyler	Tupper Lake	Wilmington
Maryland	Oakfield	Plattsburgh	Scipio	Turin	Wilna
Masonville	Ohio	Pleasant Valley	Scott	Tustan	Wilton
Mayfield	Olive	Plymouth	Scriba	Tyrone	Windham

Welcome New Members for 2020

Town of Franklin	Town of Rensselaerville	Town of Thompson	District #1&2
Town of Fleming	Village of Freeport	Town of East Otto	Village of Gowanda
Hamilton County	Town of Dayton	Village of Spencerport	Village of Blasdell
Town of Fayette	Town of Harpersfield	Village of Lodi	Town of Ballston
Town of Westmoreland	Town of North East	Town of Coeymans	Town of Sodus
Town of Ashford	Town of Beekmantown	Village of Williamsville	Town of Lee
Town of Saranac	Town of Pompey	Town of Stillwater	City of Niagara Falls
Town of Cornwall	Town of Thurman	Town of York & Water	

NYMIR Members cont.

Windsor	Cedarhurst	Fort Plain	Malone	Painted Post	Speculator
Wirt	Central Square	Frankfort	Manchester	Parish	Spencer
Wolcott	Champlain	Franklinville	Mannsville	Patchogue	St. Johnsville
Woodbury	Chateaugay	Fultonville and	Manorhaven	Philadelphia	Stamford
Woodstock	Cleveland	Aetna Engine	Marathon	Philmont	Stillwater
Worcester	Clyde	Co. #1	Margaretville	Phoenix	Sylvan Beach
Wright	Cobleskill	Gainesville	Mayfield	Plandome	Tannersville
	Cohocton	Geneseo	Mayville	Heights	Tarrytown
VILLAGES	Cold Brook	Gilbertsville	Meridian	Pleasantville	Tivoli
Adams	Cold Spring	Glen Park	Mexico	Poland	Tuckahoe
Addison	Constableville	Grandview on	Middleburgh	Port Byron	Tully
Afton	Cooperstown	Hudson	Middleville	Port Chester	Tupper Lake
Airmont	Copenhagen	Greene	Milford	Port Washington	Unadilla
Albion	Corfu	Greenport	Millbrook	North	Union Springs
Alexandria Bay	Corinth	Greenwich	Millerton	Potsdam	Upper Nyack
Almond	Croghan	Greenwood	Millport	Pulaski	Valley Falls
Angola	Croton on	Lake, Inc.	Mineola	Red Creek	Valley Stream
Argyle	Hudson	Hagaman	Minoa	Red Hook	the Branch
Asharoken	Dansville	Hamburg	Monroe	Rensselaer Falls	Waddington
Athens	Delanson	Hamilton	Monticello	Rhinebeck	Walton
Aurora	Delhi	Hancock	Morrisville	Richburg	Wappingers
Avoca	Deposit	Hannibal	Mount Kisco	Richmondville	Falls
Baldwinsville	Deruyter	Herkimer	Naples	Richville	Warsaw
Ballston Spa	Dexter	Honeoye Falls	Nelliston	Riverside	Warwick
Belle Terre	Dobbs Ferry	Hoosick Falls	New Hempstead	Rockville Centre	Washingtonville
Bemus Point	Dolgeville	Hudson Falls	New Hyde Park	Roslyn	Waterford
Bergen	Dresden	Hunter	New Paltz	Roslyn Harbor	Waterloo
Bloomington	Earlville	Interlaken	New Square	Rye Brook	Waterville
Bolivar	East Hampton	Irvington	New York Mills	Sagaponack	Waverly
Briarcliff Manor	East Rockaway	Jeffersonville	Newark	Saltaire	Wayland
Brockport	East Nassau	Jordan	Newark Valley	Sandy Creek	Weedsport
Brownville	East Syracuse	Kinderhook	Newport	Saranac Lake	Wellsville
Brushton	East Williston	Kiryas Joel	Nichols	Savona	West Carthage
Caledonia	Elba	Lacona	North Collins	Schoharie	Westhampton
Cambridge	Elbridge	Lake George	North Haven	Scottsville	Beach
Camden	Ellicottville	Lake Placid	North Syracuse	Sharon Springs	West Winfield
Camillus	Ellisburg	Laurens	Northville	Shoreham	Westbury
Candor	Esperance	Lawrence	Norwood	Sidney	Whitehall
Canton	Fair Haven	Lewiston	Nyack	Sleepy Hollow	Whitney Point
Cape Vincent	Farnham	Lindenhurst	Oakfield	Sloatsburg	Wolcott
Castleton-	Fayetteville	Lima	Odessa	Smyrna	Woodbury
on-Hudson	Fishkill	Lisle	Oriskany Falls	Sodus	Woodridge
Cato	Fleischmanns	Lowville	Ovid	South Corning	Wyoming
Catskill	Fonda	Lyons Falls	Owego	South Glens Falls	Yorkville
Cayuga Heights	Fort Ann	Madison	Oxford	Southampton	Youngstown

Special Districts

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



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