



# 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

<b>Admitted Assets</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
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
<b>Total Admitted Assets</b>	<b>\$227,262,503</b>	<b>\$211,817,825</b>	<b>\$188,086,111</b>

## **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
<b>Total Liabilities</b>	<b>\$133,341,032</b>	<b>\$125,684,386</b>	<b>\$114,054,939</b>
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
<b>Surplus as regards policyholders</b>	<b>93,921,471</b>	<b>86,133,439</b>	<b>74,031,172</b>
<b>Total Liabilities and Policyholder's Surplus</b>	<b>\$227,262,503</b>	<b>\$211,817,825</b>	<b>\$188,086,111</b>

## **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)
<b>Net income/(loss)</b>	<b>\$4,718,124</b>	<b>\$14,997,437</b>	<b>\$1,917,346</b>

## **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
<b>Policyholder surplus at end of year</b>	<b>\$93,921,471</b>	<b>\$86,133,439</b>	<b>\$74,031,172</b>

# 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

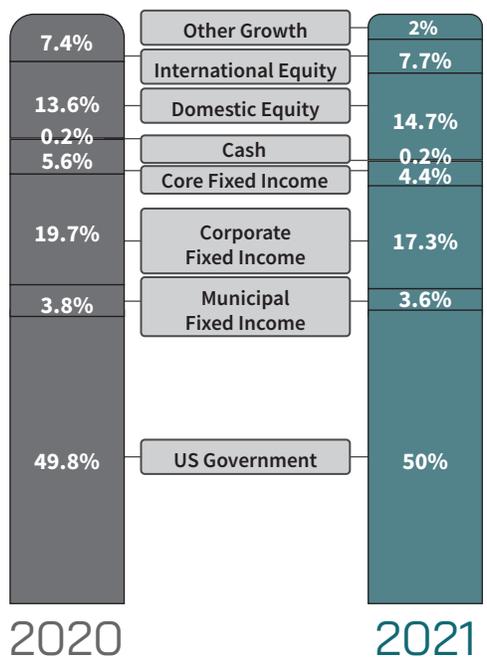
In the table above, we provide returns for various indices over the past one- and five-year periods ending December 31st, 2021.

### 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%.

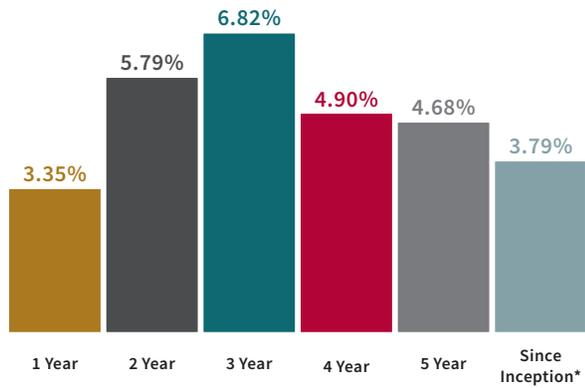
NYMIR's Finance Committee and Board of Trustees review its portfolio—including its overall asset allocation, strategy, approach, and results—with its investment advisor formally on a quarterly basis. The following charts show the broad diversity and performance for NYMIR's portfolio as of the end of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

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## 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

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## 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	<b>VILLAGES</b>	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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