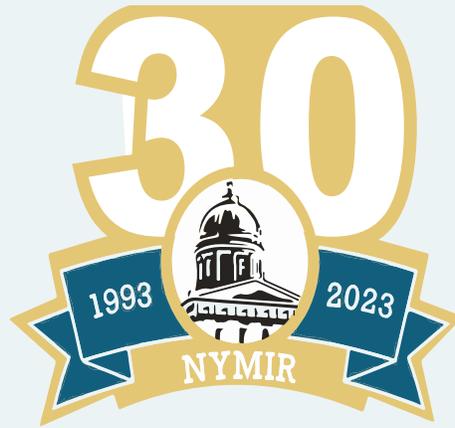


CELEBRATING 30 YEARS



20 ANNUAL
22 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.



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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
Town of Pound Ridge

Jason Keding
Supervisor
Town of Boston

Michael Quill
Mayor
City of Auburn

Kandy Davenport
Director of Risk
Management
Westchester 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
Board of Supervisors
Ontario County

Paul Wendel Jr.
County Executive
Chautauqua County

NYMIR FINANCIALS

Admitted Assets	2022	2021	2020
Cash and short-term investments	\$22,803,477	\$14,537,176	\$19,820,946
Fixed-maturity securities, at amortized cost	132,652,842	140,839,604	128,234,151
Mutual funds, at fair value	45,372,388	57,813,498	50,098,519
Receivable from securities	22,616	-	-
Accrued Interest	551,433	557,163	684,361
Agent's balances or uncollected premiums	13,697,309	12,735,103	10,604,327
Reinsurance recoverable on losses & loss adjustment expenses	2,600,794	(135,989)	1,718,321
Other admitted assets	2,269,818	915,948	657,200
Total Admitted Assets	\$219,970,677	\$227,262,503	\$211,817,825

Liabilities and Policyholder's Surplus

Losses & loss adjustment expenses, net of reinsurance	\$113,115,716	\$109,400,189	\$103,074,938
Unearned premiums, net of reinsurance	24,685,382	21,762,344	21,579,139
Net reinsurance premiums paid in advance	(1,654,377)	744,269	(370,808)
Losses payable	3,702	159,896	-
Accounts payable and accrued expenses	2,047,988	1,139,489	1,298,459
Provision for reinsurance	184,223	34,845	2,658
Subscribers' operating account	100,000	100,000	100,000
Total Liabilities	\$138,482,634	\$133,341,032	\$125,684,386
Policyholder's surplus			
Net paid in and contributed surplus	2,291,420	2,465,775	3,837,620
Unassigned funds	79,196,623	91,455,696	82,295,819
Surplus as regards policyholders	81,488,043	93,921,471	86,133,439
Total Liabilities and Policyholder's Surplus	\$219,970,677	\$227,262,503	\$211,817,825

Statement of Income and Policyholder Surplus Income

Premiums earned, net of reinsurance	\$64,466,336	\$62,779,851	\$62,561,695
Less:			
Losses & loss adjustment expenses, net of reinsurance	49,483,308	46,261,803	43,676,049
Other underwriting expenses incurred	18,027,515	17,038,962	16,684,964
Investment income	3,044,017	3,413,788	3,365,987
Net realized gain/(loss) on investment sale	(1,629,111)	1,824,200	9,428,830
Other miscellaneous income/(expense)	43,301	1,050	1,938
Net income/(loss)	\$(1,586,280)	\$4,718,124	\$14,997,437

Policyholder's Surplus (Gains and Losses)

Policyholder surplus beginning of year	\$93,921,471	\$86,133,439	\$74,031,172
Plus:			
Net income/(loss)	(1,586,280)	4,718,124	14,997,437
Change in unrealized capital gain/(loss)	(10,433,335)	4,861,230	(1,538,536)
Change in provision for reinsurance	(149,378)	(32,187)	137,750
Contributed capital	-	-	5,687
Return of capital	(174,355)	(1,371,845)	(1,274,170)
Return of operating reserves	-	-	-
Return of capitalization interest	(90,080)	(387,290)	(225,901)
Change in policyholder surplus	(12,433,428)	7,788,032	12,102,267
Policyholder surplus at end of year	\$81,488,043	\$93,921,471	\$86,133,439

2022 A YEAR IN REVIEW

SUMMARY OF 2022 MARKET CONDITIONS AND NYMIR PORTFOLIO STRATEGY

Annual Summary

In 2022, equity and fixed income markets retreated significantly from market highs in 2021, resulting in Wall Street's worst year since 2008. Inflation proved to be persistent in 2022, hitting a peak of 9.1% in June, and ending the year well above the Federal Reserve's stated goal of 2%. The Federal Reserve reversed course from its dovish approach in both 2020 and 2021 and took extraordinary measures in 2022, leading to the highest Federal Funds Target Rate in over 15 years. The combination of rapidly rising interest rates coupled with a significant global equity market sell-off, led to one of the worst years of performance for portfolios in over 80 years.

Overview of Market Conditions in 2022

The first quarter of the year was impacted by persistently high inflation, the Federal Reserve kicking off a shift to tighter monetary policy, and a stronger than ever labor market. Just as the impact of the Omicron variant of COVID-19 began to wane, geopolitical tensions between Russia and Ukraine dominated headlines, further complicating the high inflation narrative. This created tensions on supply chains and commodity prices, due to concerns about oil prices, fertilizer supplies, and food production. The headline Consumer Price Index (CPI) increased 8.5% year-over-year through March. As a result of surging inflation, the Fed hiked rates for the first time since 2018, raising the Federal Funds target rate to 0.25% in March. U.S. Treasury yields rose meaningfully in the first quarter, resulting in some of the worst total returns for fixed income indices dating back 40 years. Equity returns were also negative, with the S&P 500 returning -5% for the quarter. U.S. GDP for the first quarter declined 1.6%.

Economic conditions in the second quarter of 2022 continued to be hampered by high inflation, leading to declining consumer sentiment and slowing economic growth. The Federal Reserve raised the federal funds target rate twice in the quarter, the second of which was 75 basis point (0.75%) hike in June. The new range at the end of the quarter was 1.50% to 1.75%.

The U.S. economy contracted by an annualized rate of 0.6% in the second quarter, which was the second consecutive quarter of negative real growth. The labor market remained a resilient tailwind as the unemployment rate remained at 3.6%. Wage growth remained elevated and job openings remained plentiful. However, despite the apparent strength, job gains began to moderate and the level of weekly jobless claims began to increase noticeably.

In the third quarter of 2022, interest rates continued to surge and equity markets fell in reaction to the Federal Reserve's aggressive rate hikes to combat inflation. Inflation continued to come in hotter than anticipated, rising to 8.2% year-over-

year, with key contributions coming from food, energy, transportation and shelter costs. Despite the ongoing war in Ukraine, oil prices fell from their highs of \$120 per barrel to \$80 per barrel, bringing the national average price of gas down by quarter end. In response to lingering and persistent inflation, the Federal Reserve raised the target rate by 75 basis points (0.75%) twice in the quarter to a new range of 3.00% to 3.25%. The U.S. Labor Market remained strong, adding 1.1 million new jobs for the quarter, with unemployment ticking down to 3.5%. U.S. Treasury yields continued their relentless ascent higher, with the largest moves coming on the shorter end of the curve, resulting in deep inversion in the Treasury curve.

The Federal Reserve remained center stage in the fourth quarter of 2022. At its December meeting, the Federal Reserve raised the federal funds target rate by 50 basis points (0.50%), ending the quarter at a new target range of 4.25% to 4.50%, the highest level since 2007. In large part due to the Federal Reserve's historic pace of rate increases, there were accumulating signs of an economic slowdown in the quarter including the steeply inverted yield curve, weakening in both the manufacturing and services sectors, and tepid consumer confidence. The U.S. labor market continued to shine in the quarter, adding 742,000 jobs. However, this was a downshift from the torrid pace of the past seven quarters. The unemployment rate fell back to 3.5% in December, matching a 50-plus year low. U.S. Treasuries traded within a range for the quarter, with short-term maturities increasing in lockstep with adjustments to Fed policy. Yields on longer-term issues were mixed, with yields on 3-7 year Treasuries lower, while those 10-years and longer rose modestly. The yield curve remained steeply inverted, as the spread between the 3-month and 10-year U.S. Treasury yields ended the quarter at nearly -50 bps (0.50%). Fixed income indices posted positive total returns in the fourth quarter, following three prior quarters of negative returns.

In the table below, we provide returns for various indices over the past one- and five-year periods ending December 31st, 2022.

Index (Asset Class)	1-Year Avg. Annual Return	5-Year Avg. Annual Return
Russell 3000 (Domestic Equity All-Cap)	-19.21%	8.79%
S&P 500 (Domestic Equity Large Cap)	-18.11%	9.42%
MSCI AC World ex. US Net (International Equity, All Country minus US)	-16.00%	0.88%
Bloomberg Barclays US Aggregate (US Bonds)	-13.01%	0.02%
90-Day US Treasury Bill (Cash)	1.46%	1.26%

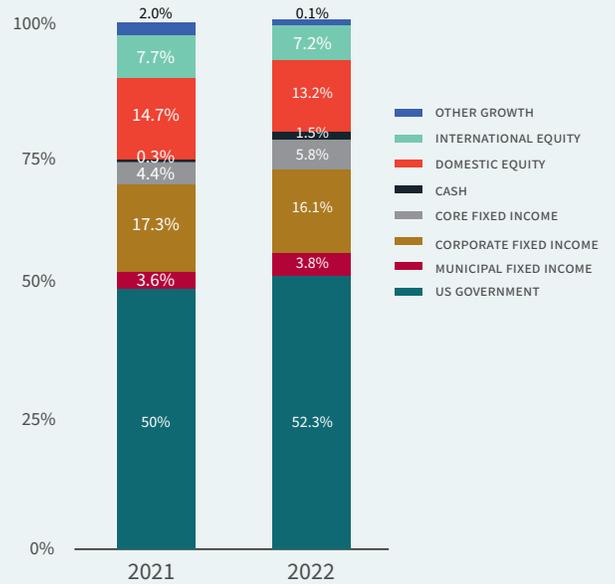
Source: Investment Metrics

MANAGING NYMIR'S PORTFOLIO IN AN UNCERTAIN MARKET ENVIRONMENT

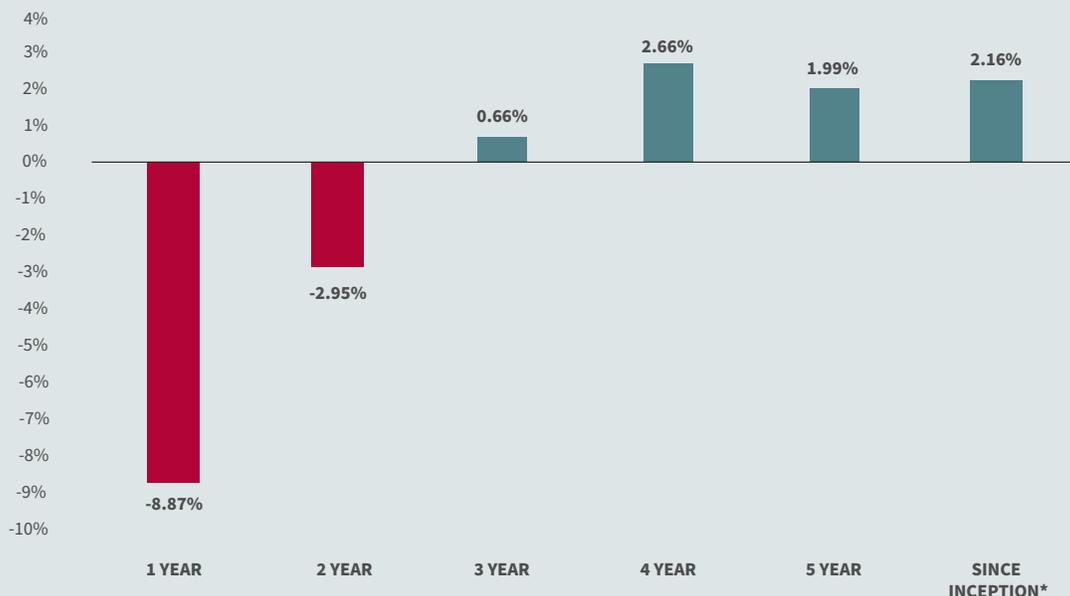
NYMIR's investment program is managed with a long-term horizon that best matches its investment goals and objectives as a leading provider in the municipal insurance business. 2022 was a difficult year for investors with well diversified portfolios. Fixed income, equity markets, and most other asset classes exhibited negative returns. The best performing asset class for the year was cash. Despite a historically volatile year, NYMIR will continue to benefit from its disciplined, balanced, and well-diversified approach. Over 75% of NYMIR's invested assets are in fixed income securities, which will benefit in the coming years from the current rate environment. For the year, aggregate performance for all NYMIR's assets was -8.87%, much better than the returns of most broad market bond and equity indices, due to NYMIR's conservative investment approach.

NYMIR's Finance Committee and Board of Governors review its portfolio—including its overall asset allocation, strategy, approach, and results—with its investment advisor on a quarterly basis. The following charts show the broad diversity and performance for NYMIR's portfolio as of the end of 2022 and for historical periods.

NYMIR's Diversified Portfolio
(as of 12/31/21 and 12/31/22)



NYMIR's Portfolio Returns
(Average Annual Returns as of 12/31/22)



*Inception date is September 30, 2014

2022 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) an active Federal Reserve (the Fed), (2) high inflation, and (3) the broad market selloff.

An Active Federal Reserve Open Market Committee

In 2022, the Federal Reserve Open Market Committee (FOMC) made significant moves to slow inflation and cool down an overheating economy. The FOMC began raising the Federal Funds Target rate, starting with a 0.25% hike in March. There were seven rate hikes during the year. The Federal Funds Target Rate started the year at a range of 0.00% to 0.25% and ended the year at 4.25% to 4.50%, the highest level in 15 years. The Fed remained committed to its tight monetary policy, as it continued to monitor the rate of inflation, as well as other economic developments, particularly those in the labor market.

Persistent Inflation

Inflation continued to climb at a historic pace in 2022. Government spending in 2020 and 2021 during the COVID-19 pandemic caused inflation to increase drastically in the latter half of 2021, that of which continued into 2022. However, the rise in inflation was furthered by the rising tensions and eventual war between Russia and Ukraine. Commodity prices saw sharp increases, with oil hitting over \$120 a barrel in the second quarter. The inflation rate peaked in June of 2022, hitting a rate of 9.1% year-over-year. Although inflation began easing, it ended at a rate of 6.5%, still well above the Fed's goal of 2%. The Fed remained aggressive in hiking rates to continue the downward trend in year-over-year inflation.

Broad Market Selloffs

Both the fixed income and equity markets struggled in 2022. The S&P 500, NASDAQ and Russell 3000 returned -18.1%, -33.5% and -19.2% respectively. Sharp increases in rates, as well as declining consumer sentiment and rising recessionary concerns drove markets downward. The Federal Reserve's commitment to hawkish monetary policy tempered down expectations for growth and cooled off an overheating market. Treasury rates remained elevated on account of the Fed's actions, leading to sharp selloffs in the bond markets as well. The Bloomberg Barclays U.S. Aggregate Bond Index finished 2022 down -13.0% on the year – its worst on record since the index's inception in 1976.

Moving Forward – A Look into 2023

U.S. economic fundamentals remain generally fragile heading into 2023. While GDP ended the year positively, it saw two consecutive quarters of declines, an indicator that is historically indicative of a recession. The U.S. Treasury yield curve also remains steeply inverted, with the 10-year constant maturity minus the 2-year constant maturity ending the year at -0.53%. Unemployment remained strong, ending 2022 at 3.5%, matching a 50-year low. 2023 is expected to be marred by slow growth, although a downturn is hardly a foregone conclusion. With growth expected to consistently perform below potential, payroll gains are projected to slow. Core PCE is anticipated to decline from 4.7% in 2022 to 2.7% in 2023.

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. Further, approximately 75% of NYMIR's investment portfolio is allocated to high quality, short-duration, fixed income securities. Having endured one of the largest fixed income sell-offs in recent memory, higher yields will help provide downside protection against further potential rate increases. 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.

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

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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

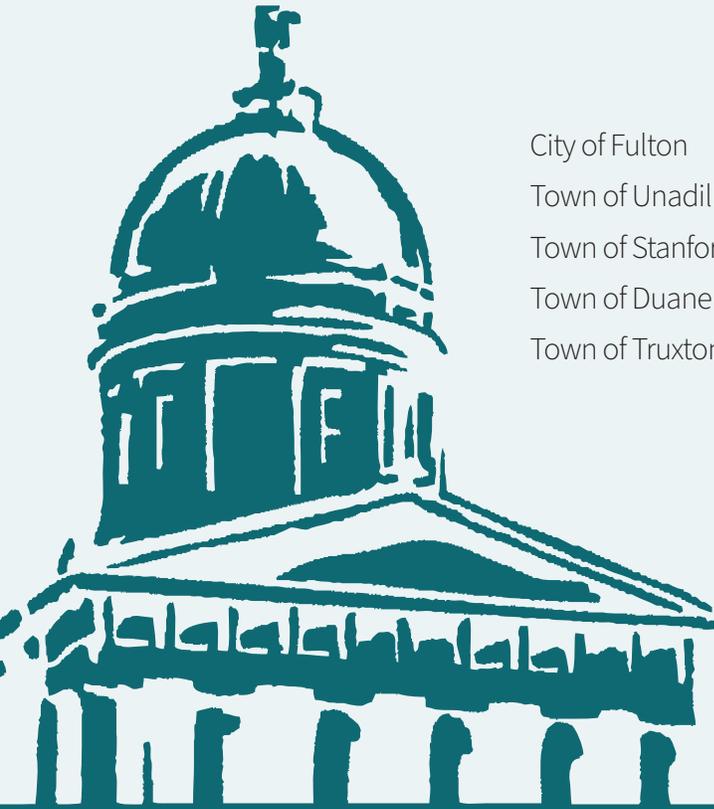
Sprague Insurance

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

Evans Agency, LLC.

6460 Main Street Suite 200
Williamsville, NY 14221
T: 800-965-6264

WELCOME NEW MEMBERS FOR 2022



City of Fulton
Town of Unadilla
Town of Stanford
Town of Duane
Town of Truxton

Town of Burns
Town of Pendleton
Village of Canaseraga
Town of Little Valley
Village of Voorheesville

Village of Quogue
Village of Chaumont
Village of Chatham
Village of Cosxsackie
City of New Rochelle

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
 Genesee
 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
 Johnsburg
 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	Tyrene	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	Moers	Phelps	Scriba	Vienna	Blasdell
Ledyard	Moreau	Philadelphia	Sempronius	Virgil	Bloomington
Lee	Morris	Piercefield	Seneca Falls	Volney	Bolivar
Leicester	Morristown	Pierrepoint	Seward	Walkill	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-
Little Falls	Nichols	Portage	Spafford	Wellsville	on-Hudson
Livingston	Norfolk	Portland	Sparta	West Monroe	Cato
Livonia	North Dansville	Potsdam	Spencer	West Sparta	Catskill
Lloyd	North East	Pound Ridge	Springfield	Westerlo	Cayuga Heights
Lodi	North Elba	Prattsburgh	Springport	Western	Central Square
Long Lake	North Greenbush	Preble	Springwater	Westfield	Cedarhurst
Lorraine	North Harmony	Preston	St. Johnsville	Westmoreland	Champlain
Lowville	North Norwich	Princeton	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-
Marathon	Ossining	Rockland	Taylor	Woodbury	on-Hudson
Marcy	Oswegatchie	Rodman	Theresa	Woodstock	Dansville
Marion	Oswego	Romulus	Thompson	Worcester	Delanson
Marshall	Otego	Roxbury	Throop	Wright	Delhi
Martinsburg	Otisco	Rushford	Thurman	York	Deposit
Maryland	Otsego	Rutland	Ticonderoga		Deruyter
Masonville	Otselic	Rye	Tioga	VILLAGES	Dexter
Mayfield	Ovid	Saint Armand	Tompkins	Adams	Dobbs Ferry
McDonough	Owasco	Salamanca	Triangle	Addison	Dolgeville
Mentz	Oxford	Salem	Tully	Afton	Dresden
Mexico	Palatine	Salisbury	Tupper Lake	Airmont	Earlville

NYMIR Members cont.

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

SPECIAL DISTRICTS

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



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