

NYMIR
ANNUAL
\\ \\ 2023 \\ \\
REPORT

New York Municipal Insurance Reciprocal





Our Mission

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

Who We Are

Through the work of New York’s three statewide municipal associations – New York State Association of Counties (NYSAC), New York State Conference of Mayors (NYCOM), and Association of Towns of the State of New York (AOT) – the New York Municipal Insurance Reciprocal was licensed on August 31, 1993. Our members – also known as subscribers – include counties, cities, towns and villages and other incorporated taxing entities. NYMIR operates under the direction of a 13-member elected Board of Governors,

each of whom is an official from a subscribing municipality. As a reciprocal insurer of more than 1,000 municipalities, NYMIR represents the single greatest example of intermunicipal cooperation in New York State. NYMIR writes property and casualty lines which include property, general liability, law enforcement, public officials, cyber, automobile, boiler and machinery, inland marine, earthquake and flood, sudden accidental pollution, crime, and employment practices liability insurance.



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Board of Governors

NYMIR’s 13-member Board of Governors is elected by our subscribers and serves as the reciprocal’s advisory committee, pursuant to Article 61 of the New York State Insurance Law. The Board of Governors has the ultimate power and responsibility in the management and control of the affairs of NYMIR.

President

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

Kandy Davenport
Director of Risk Management
Westchester County

Gerard DeCusatis
Legal Counsel
Housing Authority
City of Amsterdam

Vice President

Daniel Depew
Insurance Liaison
Town of Wallkill

Sandra L. Frankel
Inter-Municipal Cooperation Official
Town of Brighton

Margaret Kennedy
Board of Representatives
Otsego County

Treasurer

Meg Hungerford
Bookkeeper
Town of Kortright

Jack Marren
Supervisor
Town of Victor
Board of Supervisors
Ontario County

Michael J. Newhard
Mayor
Villave or Warwick

Secretary

Jason A. Keding
Supervisor
Town of Boston

William R. Purtell
Assessor
Town of Glenville

Jon R. Stead
Administrative Officer
Fulton County

Paul M. Wendel, Jr.
County Executive
Chautauqua County

Peter A. Baynes
Executive Director



NYSAC Executive Director
Stephen J. Acquario
President, NYMIR Attorney-in-Fact

NYCOM Executive Director
Barbara J. Van Epps
Treasurer, NYMIR Attorney-in-Fact

AOT Executive Director
Christopher A. Koetzle
Secretary, NYMIR Attorney-in-Fact

Attorney-in-Fact

The Attorney-in-Fact (AIF) for NYMIR is statutorily responsible for executing all contracts, conducting business transactions and allocating assets to pay liabilities on behalf of NYMIR, its Board of Governors and the management company (Wright Public Entity). In addition to its statutory responsibilities, the AIF provides marketing support, advises the Board of Governors, tracks legislation, lobbies on issues impacting subscribers, offers risk management training and advice, funds the office of the NYMIR Executive Director, and supplies a host of other services for NYMIR and its subscribers. The

AIF, comprised of the Association of Towns of the State of New York (AOT), the New York State Conference of Mayors (NYCOM), and the New York State Association of Counties (NYSAC), successfully lobbied for NYMIR’s enabling legislation, recruited the first 26 subscribers, advanced the seed capital to allow us to begin operations in 1993, established the office of Executive Director, and continues to work with the Board of Governors, the Executive Director, and the management company to educate local governments about the benefits of being a part of the NYMIR family.

Program Manager - Wright Public Entity



Wright Leadership

Doug Hayden, President, Wright Public Entity
Susan O'Rorke, President of NYMIR Division,
 Wright Public Entity
David Bloodgood, Vice President, Risk Management
Karen Buckley, Vice President, Marketing
Mike Coffey, Vice President, Property Claims
Thomas Greene, Statutory Accounting Leader
Thomas Lalor, Vice President, Casualty Claims
Rob Rowe, Vice President, Underwriting
Patricia Sacino, Client Services Manager
Lisa Weber, Vice President, Professional Liability Claims



NYMIR Service Representatives



Arthur J Gallagher
Risk Management Services
 285 Delaware Ave., Suite 4000
 Buffalo, NY 14202
 T: 800-716-8314

Brown & Brown of NY, Inc.
 625 Route 6
 Mahopac, NY 1054
 T: 800-247-5521

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

Marshall + Sterling Insurance
 110 Main Street
 Poughkeepsie, NY 12601
 T: 845-454-0800

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

Smith Brothers Insurance, LLC
 300 Plaza Drive
 Vestal, NY 13850
 T: 607-754-1411

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

2023 The Year In Review

Peter A. Baynes, NYMIR Executive Director

NYMIR is proud to report that the steady upward trajectory of our 30-year program continued once again in 2023. We remain in a strong position, both financially and as New York’s finest example of intermunicipal cooperation.

NYMIR’s year included the following highlights:

- // We ended the year with **975 subscribers/members** and will reach – and exceed – the 1,000 subscriber milestone in 2024.
- // We broke the **\$100 million** level of Direct Written Premium in 2023, and our premium for new subscribers for 2024 (as of 7/1/24) already exceeds \$10 million.
- // NYMIR added **\$5.4 million** to surplus in 2023, bringing our surplus level to \$86.9 million.

Our Board of Governors and Attorney-in-Fact continue to work in partnership to ensure that NYMIR understands and responds to the unique risks facing local governments in New York with the latest in coverages and risk management. Our partner from the beginning of NYMIR in 1993, Wright Public Entity, operates our program with professionalism, commitment and skill.

We also have 8 dedicated teams of service representatives working with our subscribers in 36 counties all across New York State, and an increasing number of other local brokers exploring NYMIR as a solution to their municipal clients’ needs.

As NYMIR looks to 2024,

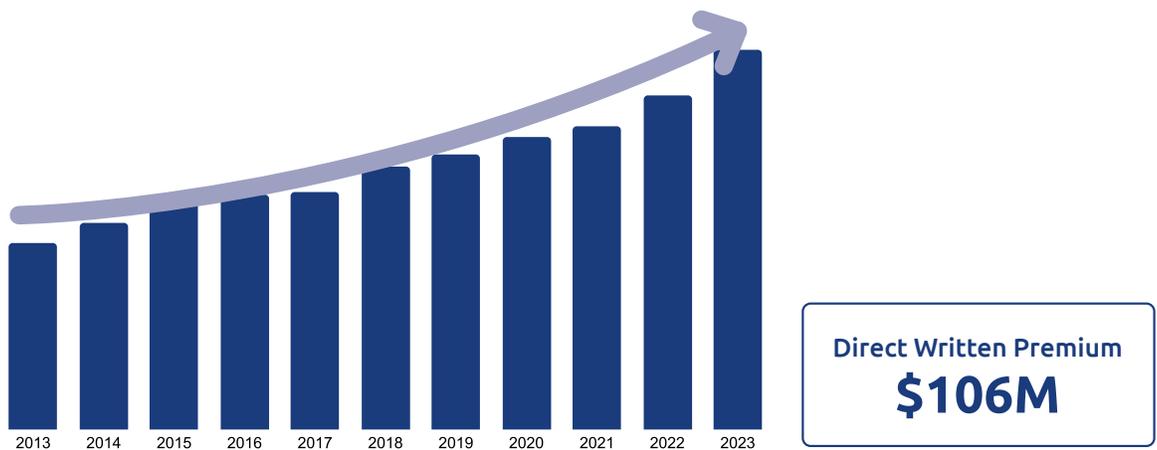
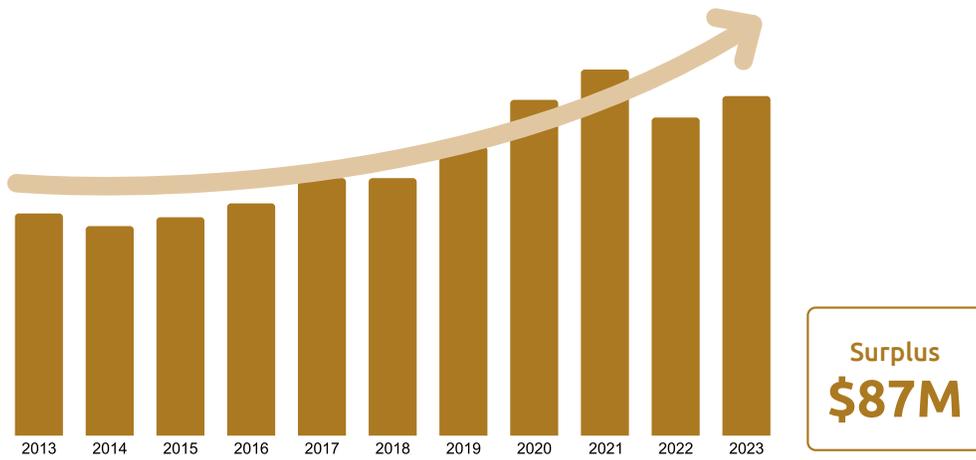
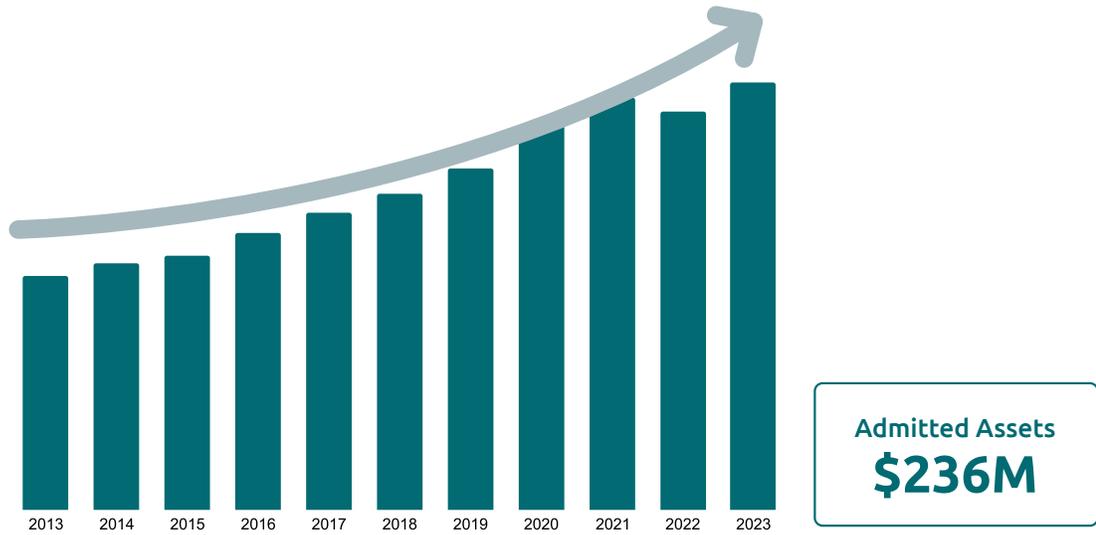
we know that the dynamic nature of municipal government and the insurance world demands that we be informed and nimble as we prepare for and respond to our subscribers’ needs and challenges. As we have for the past three decades, **NYMIR will continue to be there for our members in good times and bad.**



NYMIR Financials

	2023	2022	2021
Admitted Assets			
Cash and short-term investments	\$26,243,847	\$22,803,477	\$14,537,176
Fixed-maturity securities, at amortized cost	132,347,319	132,652,842	140,839,604
Mutual funds, at fair value	55,251,777	45,372,388	57,813,498
Receivable from securities	45,966	22,616	-
Accrued Interest	595,593	551,433	557,163
Agent's balances or uncollected premiums	17,197,056	13,697,309	12,735,103
Reinsurance recoverable on losses & loss adjustment expenses	2,143,844	2,600,794	(135,989)
Other admitted assets	1,726,406	2,269,818	915,948
Total Admitted Assets	\$235,551,808	\$219,970,677	\$227,262,503
Liabilities and Subscriber Surplus			
Losses & loss adjustment expenses, net of reinsurance	\$121,304,985	\$113,115,716	\$109,400,189
Unearned premiums, net of reinsurance	28,791,009	24,685,382	21,762,344
Net reinsurance premiums paid in advance	(3,797,613)	(1,654,377)	744,269
Losses payable	6,687	3,702	159,896
Accounts payable and accrued expenses	1,963,970	2,047,988	1,139,489
Provision for reinsurance	295,863	184,223	34,845
Subscribers' operating account	100,000	100,000	100,000
Total Liabilities	\$148,664,901	\$138,482,634	\$133,341,032
Subscriber surplus			
Net paid in and contributed surplus	2,278,838	2,291,420	2,465,775
Unassigned funds	84,608,069	79,196,623	91,455,696
Surplus as regards subscribers	86,886,907	81,488,043	93,921,471
Total Liabilities and Subscriber Surplus	\$235,551,808	\$219,970,677	\$227,262,503
Statement of Income & Subscriber Surplus Income			
Premiums earned, net of reinsurance	\$68,934,850	\$64,466,336	\$62,779,851
Less:			
Losses & loss adjustment expenses, net of reinsurance	51,644,912	49,483,308	46,261,803
Other underwriting expenses incurred	20,939,846	18,027,515	17,038,962
Investment income	3,666,859	3,044,017	3,413,788
Net realized gain/(loss) on investment sale	(1,177,665)	(1,629,111)	1,824,200
Other miscellaneous income/(expense)	(162,487)	43,301	1,050
Net income/(loss)	\$(1,323,201)	\$(1,586,280)	\$4,718,124
Subscriber Surplus (Gains and Losses)			
Subscriber surplus beginning of year	\$81,488,043	\$93,921,471	\$86,133,439
Plus:			
Net income/(loss)	(1,323,201)	(1,586,280)	4,718,124
Change in unrealized capital gain/(loss)	6,856,229	(10,433,335)	4,861,230
Change in provision for reinsurance	(111,640)	(149,378)	(32,187)
Return of capital	(12,579)	(174,355)	(1,371,845)
Return of capitalization interest	(9,945)	(90,080)	(387,290)
Change in subscriber surplus	5,398,864	(12,433,428)	7,788,032
Subscriber surplus at end of year	\$86,886,907	\$81,488,043	\$93,921,471

Program Highlights



Properties Insured

\$21.3B Total Insured
Property Value

\$2.3B Total Insured
Vehicle Value

VEHICLES	4,885 Police	616 Fire Department	194 Ambulance
	25,423 DPW	2,829 Passenger	718 Buses

Training and Risk Management

34,242
Online Course
Participants

1,127
In-Person Training
Participants

5,136
Live Webinar
Participants

21
New Bulletins/
Whitepapers

2,268
Hours on Risk
Control Surveys

25
Hours in
Consultation
Visits

46
Hours Attending Municipal
Safety Committee Meetings

126
Stewardship
Reports

Report on Investments

Overview of Market Conditions in 2023

In 2023, the U.S. economy showed unexpected strength and resilience. Strong consumer spending amid a tight labor market supported an aggressive series of rate hikes by the Federal Reserve (Fed) in its continuing efforts to fight inflation.

Powered by an extended period of low interest rates, Covid-related government stimulus, supply chain challenges, and Russia's invasion of Ukraine (which pushed up energy prices), inflation as measured by the Consumer Price Index (CPI) surged to a 40-year high of 9.1% by June 2022. To fight inflation, the Fed began a historically rapid series of rate hikes that raised the target range for the federal funds rate from near zero in early 2022 to 5.25% to 5.50% by the end of 2023. Longer-term interest rates

followed, rising to the highest levels in 15 years and peaking in mid-October. Although certain interest-rate sensitive segments of the economy suffered, in particular, residential housing and manufacturing, the overall economy remained surprisingly resilient as consumers continued to drive spending and growth.

The economy continued to defy worries about the risk that the U.S. would slide into a recession throughout 2023, despite higher prices and attention-grabbing headlines including the failure of three large regional banks, a prolonged debt ceiling battle, the downgrade of U.S. Treasury debt, the threat of a U.S. government shutdown, and escalating geopolitical concerns across the globe. In fact, the US economy grew by an estimated 4.9% during the third quarter - the strongest reading over the past seven quarters – and 3.3% in the fourth quarter. Strong consumer spending was a main driver of growth in 2023.

The tailwind to the resilient economy was a labor market that remained extremely tight, with the unemployment rate near a 50-year low, job openings near record highs, and elevated wage growth. The unemployment rate averaged just 3.6% during 2023. Job openings were plentiful as the economy added 2.9 million new jobs in 2023.

Short-term rates remained elevated as the Fed delivered four

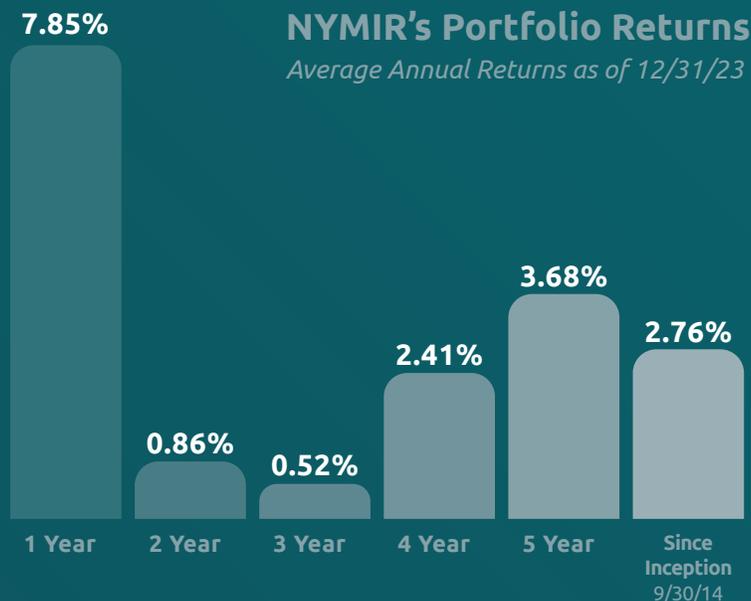
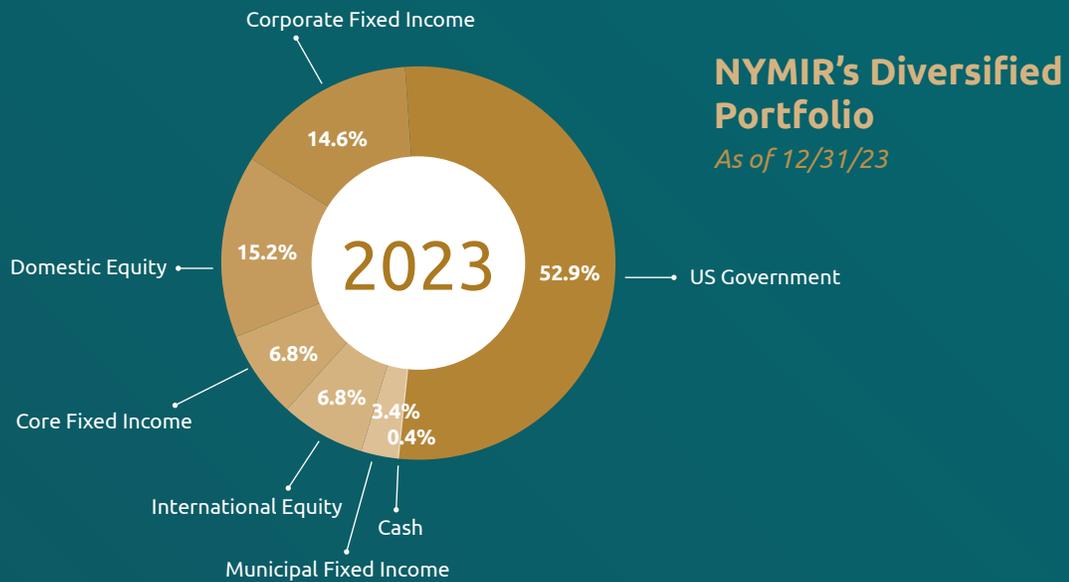
Index (Asset Class)	1-Year Average Annual Return	5-Year Average Annual Return
Russell 3000 (Domestic Equity All-Cap)	25.96%	15.16%
S&P 500 (Domestic Equity Large Cap)	26.29%	15.69%
MSCI AC World ex. US Net (International Equity, All Country minus US)	15.62%	7.08%
Bloomberg Barclays US Aggregate (US Bonds)	5.53%	1.10%
90-Day US Treasury Bill (Cash)	5.02%	1.88%

Source: Investment Metrics

The table above provides returns for various indices over the past one- and five-year periods ending December 31, 2023.

additional 25-basis point rate hikes in 2023. The yield on 3-month U.S. Treasury bills rose from 4.34% at the end of 2022 to 5.33% at the end of 2023. This created opportunities for short-term investors to earn the highest yields in more than two decades.

As the potential for a soft landing came into focus towards the end of the year, the Fed signaled it had reached an end to its historic rate-hiking cycle after its December meeting. In addition to maintaining the overnight target rate at its current range of 5.25% to 5.50%, the Fed published updated estimates implying a total of three 25 basis point (bps) rate cuts by the end of 2024, more than previously projected. As a result, U.S. Treasury yields traded significantly lower over the final month of the year while a “risk-on” sentiment encouraged buying in non-government sectors, resulting in yield spreads relative to Treasuries generally narrowing.



Managing NYMIR's Portfolio

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. 2023 rewarded investors with broadly diversified portfolios. Fixed income, equity markets, and most other asset classes exhibited positive returns. The best performing asset class for the year was equities. Despite being a relatively volatile year, NYMIR continued to benefit from its disciplined, balanced, and well-diversified approach. Over 75% of NYMIR's invested assets are held in fixed income securities, which benefit from the current elevated rate environment. For the year, aggregate performance for all NYMIR's investments was 7.85%.

NYMIR's Finance Committee and Board of Governors 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 2023 and for historical periods.

Moving Forward – A Look into 2024

U.S. economic fundamentals remained generally strong heading into 2024. The U.S. Economy is expected to avoid a recession in the near-term amidst continued strength within services activity, consumer spending, corporate balance sheets, and labor markets. Labor markets remain relatively strong but are beginning to show signs of moderation as the economy continues to slow. We believe improving labor force participation will bode well for lower wage growth and inflation. Moderating inflation, a low unemployment rate, and rising real personal income may keep consumer spending high while student loan repayments remain a headwind.

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. Higher yields, combined with the prospects of future rate cuts, should help provide downside protection against potential market volatility. The remaining portion of

NYMIR's investments are allocated to a diversified strategy composed of 75% equity and 25% longer-term 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

NYMIR continues to work diligently toward the long-term success of our investment program, one that is built to weather times of market stress. This approach includes 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, potentially declining interest rates, and above-trend inflation.

Congratulations to NYMIR's
**2023 Risk Management
Award Winners**

**Tioga County
Town of Ballston
Village of Baldwinsville**

Program Partners

Independent Auditor

Johnson Lambert LLP

2300 St. George Road
Williston, VT 05495
www.JohnsonLambert.com
802-383-4800

Actuary

WTW

75 Arlington Street, Floor 2
Boston, MA 02116
www.wtwco.com
617-638-3752

Investment Adviser

PFM Asset Management

213 Market Street
Harrisburg, PA 17101
www.pfmassetmanagement.com
717-232-2723

Reinsurance Broker

Guy Carpenter

155 N. Wacker Drive, 15th Floor
Chicago, IL 60606
www.guycarp.com
630-306-6232

Welcome New Members for 2023

Rockland County
City of Jamestown
Town of Black Brook
Town of Diana
Town of Evans
Town of Fowler
Town of Hermon
Town of Lewis
Town of Leyden
Town of Lincoln
Town of Macedon
Town of New Lebanon
Town of Pamela
Town of Prattsville
Town of Providence
Town of Queensbury
Town of Ripley
Town of Skaneateles

Town of Thurston
Town of Tyre
Town of Waddington
Town of West Bloomfield
Town of West Seneca
Town of Woodhull
Town of Worth
Village of Cazenovia
Village of Deferiet
Village of Evans Mills
Village of Granville
Village of Heuvelton
Village of Hilton
Village of Port Leyden
Village of Rouses Point
Village of Wampsville
Village of Wurtsboro

NYMIR Members

as of 12/31/23

Cities

Amsterdam
 Auburn
 Beacon
 Cohoes
 Corning
 Fulton
 Geneva
 Glen Cove
 Glens Falls
 Gloversville
 Hudson
 Jamestown
 Johnstown
 Lackawanna
 Little Falls
 Lockport
 Long Beach
 New Rochelle
 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
 Montgomery
 Ontario
 Orleans
 Oswego
 Otsego
 Putnam
 Rensselaer
 Rockland
 Schoharie
 Seneca
 Tioga
 Tompkins
 Ulster
 Washington
 Wayne
 Westchester
 Wyoming

Towns

Adams
 Addison
 Afton
 Albion (Orleans)
 Albion (Oswego)
 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
 Bellmont
 Benson
 Bergen
 Berkshire
 Berlin
 Berne
 Bethany
 Bethel
 Binghamton
 Birdsall
 Black Brook
 Blecker
 Blenheim
 Bolivar
 Bolton
 Bombay
 Boonville

Boston
 Bovina
 Boylston
 Bradford
 Brandon
 Brasher
 Brighton (Franklin)
 Brighton (Monroe)
 Bristol
 Broadalbin
 Brookfield
 Broome
 Brownville
 Brunswick
 Brutus
 Burke
 Burlington
 Burns
 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
 Coventry
 Covert
 Crown Point
 Cuyler
 Danby
 Dansville
 Danube
 Davenport
 Day
 Dayton
 Decatur
 DeKalb
 Delaware
 Delhi
 Denmark
 Denning
 Depeyster
 Deposit
 DeRuyter
 Diana
 Dickinson (Broome)
 Dickinson (Franklin)
 Dix
 Dover
 Dresden
 Dryden
 Duane
 Durham
 Eagle
 East Fishkill
 East Greenbush
 East Hampton
 East Otto
 Easton
 Eaton
 Edinburg
 Edwards
 Elba
 Elbridge
 Elizabethtown
 Ellisburg
 Elma
 Enfield
 Ephratah
 Erin
 Erwin

Esopus
 Esperance
 Essex
 Evans
 Exeter
 Fairfield
 Farmington
 Fayette
 Fenton
 Fine
 Fishkill
 Fleming
 Florida
 Forestburgh
 Forestport
 Fort Covington
 Fort Edward
 Fowler
 Franklin
 Franklin
 Freedom
 Freetown
 Fremont (Steuben)
 Fremont
 Friendship
 Fulton
 Gaines
 Gainesville
 Galen
 Gallatin
 Galway
 Gardiner
 Genesee
 Genesee
 Geneva
 Genoa
 Georgetown
 German
 German Flatts
 Germantown
 Ghent
 Gilboa
 Glenville
 Gorham
 Gouverneur
 Grafton
 Granby
 Granger
 Granville
 Great Valley
 Green Island
 Greene
 Greenfield
 Greenport
 Greenville (Greene)
 Greenwich
 Greig
 Grove
 Groveland
 Halcott
 Halfmoon
 Hamden

Hamilton
 Hammond
 Hampton
 Hancock
 Hannibal
 Harford
 Harpersfield
 Harriestown
 Harrisburg
 Hartford
 Hartsville
 Hartwick
 Hastings
 Hebron
 Henderson
 Henrietta
 Herkimer
 Hermon
 Highland
 Hillsdale
 Hinsdale
 Holland
 Hoosick
 Hope
 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
 Kinderhook
 Kingsbury
 Kingston
 Kirkland
 Knox
 Kortright
 LaGrange
 Lake George
 Lake Luzerne
 Lake Pleasant
 Lansing
 Lapeer

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

Elbridge	Kinderhook	New York Mills	Roslyn	Warwick	Great Neck
Ellicottville	Kiryas Joel	Newark Valley	Roslyn Harbor	Washingtonville	Park District
Ellisburg	Lacona	Newport	Rouses Point	Waterford	Livingston County
Evans Mills	Lake George	Nichols	Sagaponack	Waterloo	Water and
Fair Haven	Lake Placid	North Haven	Saltaire	Waterville	Sewer Authority
Farnham	Laurens	North Syracuse	Sandy Creek	Waverly	Mattituck Park District
Fayetteville	Lawrence	Northport	Savona	Wayland	Montgomery County
Fishkill	Lewiston	Northville	Schoharie	Weedsport	Sanitary District #1
Fleischmanns	Lima	Norwood	Scottsville	Wellsville	Oak Orchard
Fonda	Lindenhurst	Nyack	Sharon Springs	West Carthage	Small Watershed
Fort Ann	Lisle	Oakfield	Shoreham	West Winfield	Protection Dist.
Fort Plain	Lodi	Odessa	Sidney	Westbury	Oneida-Herkimer Solid
Frankfort	Lowville	Oriskany Falls	Sleepy Hollow	Westhampton Beach	Waste Mgmt. Auth.
Franklinville	Lyons Falls	Ovid	Smyrna	Whitehall	Orient-East Marion
Freeport	Madison	Owego	Sodus	Whitney Point	Park District
Fultonville	Malone	Oxford	South Corning	Williamsville	Port Washington
Gainesville	Manchester	Painted Post	South Glens	Wolcott	Garbage District
Geneseo	Manlius	Parish	Southampton	Woodbury	Rushford Lake
Gilbertsville	Mannsville	Patchogue	Speculator	Woodridge	Recreation District
Glen Park	Manorhaven	Philadelphia	Spencer	Wurtsboro	Rye Town Park
Gowanda	Mayfield	Philmont	St. Johnsville	Wyoming	Commission
Grand View-on-Hudson	Mayville	Phoenix	Stamford	Youngstown	Saratoga Lake
Granville	Meridian	Plandome Heights	Stillwater	Special	Protection District
Greene	Mexico	Pleasantville	Sylvan Beach	Districts	Seneca County Water
Greenport	Middleburgh	Poland	Tannersville	Amenia	and Sewer Districts
Greenwich	Middleport	Port Byron	Tarrytown	Water District #1	Southampton Housing
Hagaman	Middleville	Port Chester	The Branch	Cayuga County	Authority and
Hamburg	Milford	Port Leyden	Tivoli	Soil and Water	Southampton
Hamilton	Millbrook	Port Washington	Tuckahoe	Central Bridge	Community Housing/
Hancock	Millerton	North	Tully	Sewer District	Dvpt. Corp.
Hannibal	Millport	Potsdam	Tupper Lake	Central Bridge	Southold Park District
Herkimer	Minoa	Pulaski	Unadilla	Water District	Stockholm Recreation
Heuvelton	Monroe	Quogue	Union Springs	Corning Intown	Center
Hilton	Morrisville	Red Creek	Upper Nyack	Business	Wadsworth Library
Honeoye Falls	Mount Kisco	Red Hook	Valley Falls	Improvement Dist.	Wayne County Water
Hoosick Falls	Naples	Rensselaer Falls	Valley Stream	Cutchogue New	and Sewer Authority
Hudson Falls	Nelliston	Rhinebeck	Voorheesville	Suffolk Park District	
Hunter	New Berlin	Richburg	Waddington	East Hampton	
Interlaken	New Hempstead	Richmondville	Walton	Housing Authority	
Irvington	New Hyde Park	Richville	Wampsville		
Jeffersonville	New Paltz	Riverside	Wappingers Falls		
Jordan	New Square	Rockville Centre	Warsaw		

WELCOME New Members for 2024

Through 7/01/24

Cortland County	Town of Lockport	Town of Pittsfield
Oneida County	Town of Lyme	Town of Rossie
City of Kingston	Town of Massena	Town of Stony Point
City of North Tonawanda	Town of Mendon	Village of Alden
City of Saratoga Springs	Town of Montague	Village of Carthage
City of Tonawanda	Town of Morehouse	Village of Cayuga
Town of Dannemora	Town of North Elba	Village of Fredonia
Town of East Bloomfield	Town of Nunda	Village of Hammond
Town of Hamburg	Town of Orchard Park	Village of Haverstraw
Town of Hounsfield	Town of Oyster Bay	Centereach Fire Department



NEW YORK MUNICIPAL INSURANCE RECIPROCAL
119 Washington Ave., Ste. 102
Albany, NY 12210

NYMIR Offices

Executive Office

119 Washington Ave., Ste. 102
Albany, NY 12210
518-465-7552

Albany Office

Wright Public Entity
12 Metro Park Road
Colonie, NY 12205
518-437-1171 or 1-800-NYMIR05

Long Island Office

Wright Public Entity
900 Stewart Ave., Ste. 600
Garden City, NY 11530
516-750-9431

Sponsoring Associations

New York State Association of Counties

Stephen J. Acquario, Executive Director
515 Broadway, Ste. 402
Albany, NY 12207
518-465-1473



New York State Conference of Mayors

Barbara J. Van Epps, Executive Director
119 Washington Ave., Ste. 201
Albany, NY 12210
518-463-1185



Association of Towns

Christopher A. Koetzle, Executive Director
150 State Street
Albany, NY 12207
518-465-7933

