

NYMIR
ANNUAL
\\ \\ 2024 \\ \\
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 Association of Towns (NYAOT), New York State Association of Counties (NYSAC), and New York State Conference of Mayors (NYCOM) – 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 local 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 and accidental pollution, crime, and employment practices liability insurance.



Table of Contents

- 3** | Board of Governors and Attorney-in-Fact
- 4** | Program Manager and Service Representatives
- 5** | 2024: The Year in Review
- 6** | NYMIR Financials
- 7** | Program Highlights
- 9** | Report on Investments
- 12** | Program Partners and New Members
- 13** | Membership



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

Daniel Depew
Insurance Liaison
Town of Wallkill

Vice President

Meg Hungerford
Bookkeeper
Town of Kortright

Treasurer

Jason A. Keding
Supervisor
Town of Boston

Secretary

Margaret Kennedy
Board of Representatives
Otsego County

Kandy Davenport
Director of Risk
Management
Westchester County

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

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

William R. Purtell
Assessor
Town of Glenville

Gerard DeCusatis
Legal Counsel
Housing Authority
City of Amsterdam

Jack Marren
Supervisor
Town of Victor
Board of Supervisors
Ontario County

Michael J. Newhard
Mayor
Villave or Warwick

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

NYAOT 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 New York Association of Towns (NYAOT), 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 continue 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



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

Tompkins Insurance Agencies

90 Main Street
 Batavia, NY 14020
 T: 585-344-0833

2024 The Year In Review

NYMIR is proud to report that the steady upward trajectory of our 31-year program continued once again in 2024. We remain in a very strong position, both financially and as New York’s finest example of intermunicipal cooperation.

NYMIR’s year included the following highlights:

- // We broke the **1,000 subscriber milestone** and ended the year with 1,009 members, an increase of 34 members over year-end 2023.
- // Our reciprocal once again maintained a **99% renewal retention rate**.
- // NYMIR added **\$7 million** to surplus in 2024, bringing our surplus level to **\$94 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. Wright Risk Management, our partner from the beginning of NYMIR in 1993, operates our insurance program with professionalism, experience and responsiveness.

We have 7 dedicated teams of service representatives working with our subscribers in 30 counties all across New York State, and an increasing number of other local brokers are seeking out NYMIR as a solution to their municipal clients’ insurance needs.

As NYMIR looks to 2024,

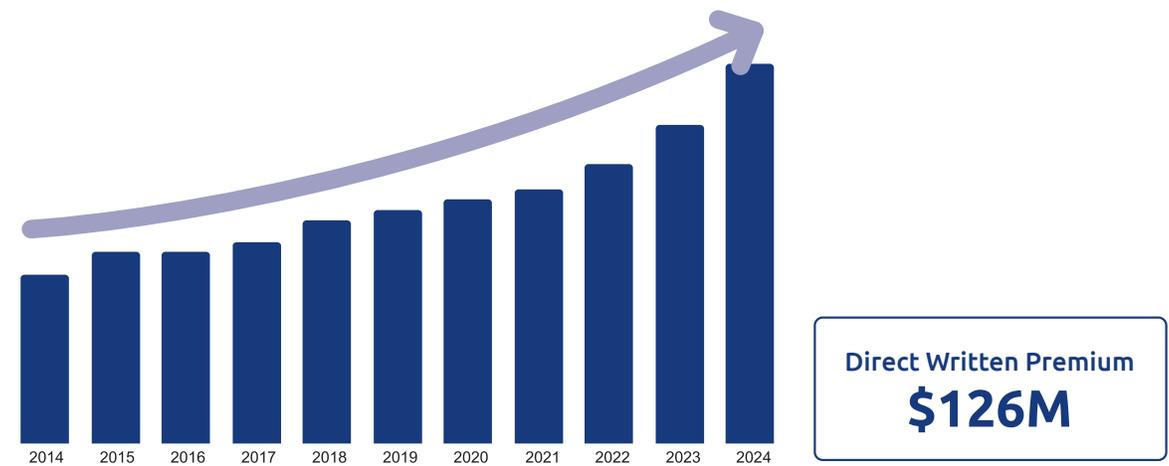
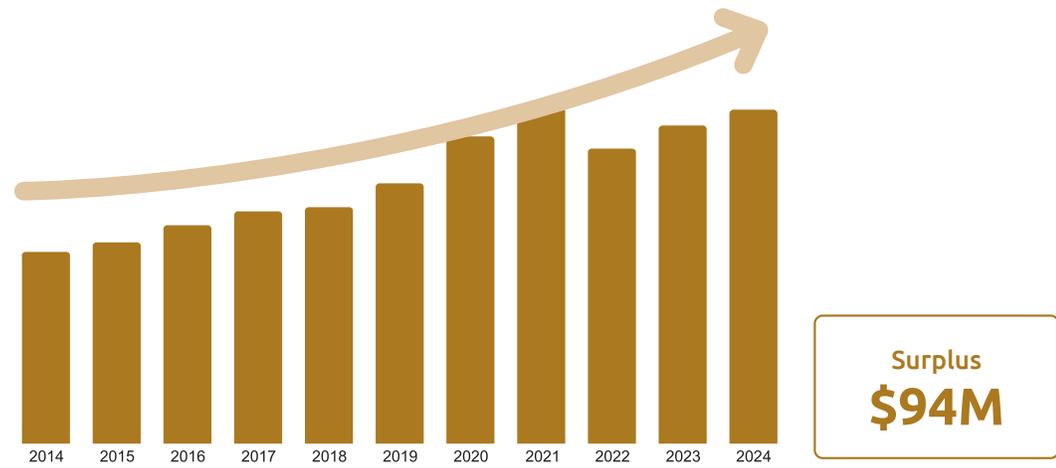
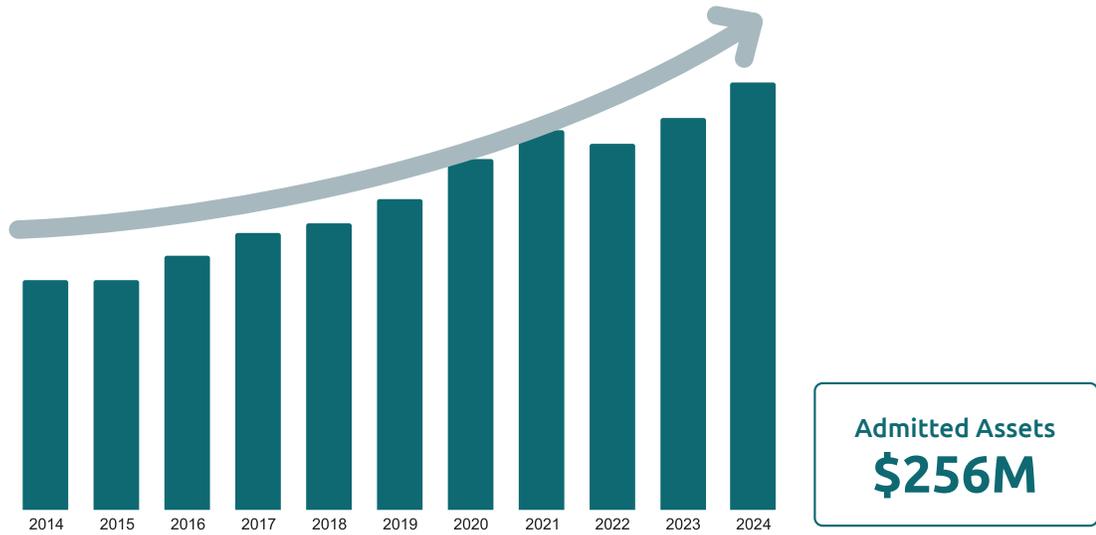
our Board of Governors, Attorney-in-Fact, and Management Company will together ensure that our foundational goals are achieved: financial strength, predictable premiums, broad coverages, defending claims, comprehensive training and proactive risk management. In doing so, I am confident NYMIR will expand its position as the premier provider of tailored property and casualty insurance coverage for New York’s municipal governments.



NYMIR Financials

	2024	2023	2022
Admitted Assets			
Cash and short-term investments	\$ 18,249,628	\$ 26,243,847	\$ 22,803,477
Fixed-maturity securities, at amortized cost	139,244,290	132,347,319	132,652,842
Mutual funds, at fair value	52,185,995	55,251,777	45,372,388
Receivable from securities	-	45,966	22,616
Accrued Interest	737,909	595,593	551,433
Agent's balances or uncollected premiums	10,828,396	17,197,056	13,697,309
Deferred premiums or agents' balances	10,483,413		
Reinsurance recoverable on losses & loss adjustment expenses	21,898,929	2,143,844	2,600,794
Other admitted assets	2,039,240	1,726,406	2,269,818
Total Admitted Assets	\$ 255,667,800	\$ 235,551,808	\$ 219,970,677
Liabilities and Subscriber Surplus			
Losses & loss adjustment expenses, net of reinsurance	\$ 123,854,818	\$ 121,304,985	\$ 113,115,716
Unearned premiums, net of reinsurance	36,196,816	28,791,009	24,685,382
Net reinsurance premiums paid in advance	(717,054)	(3,797,613)	(1,654,377)
Losses payable	-	6,687	3,702
Accounts payable and accrued expenses	1,971,980	1,963,970	2,047,988
Provision for reinsurance	338,156	295,863	184,223
Subscribers' operating account	100,000	100,000	100,000
Total Liabilities	\$ 161,744,716	\$ 148,664,901	\$ 138,482,634
Subscriber surplus			
Net paid in and contributed surplus	2,094,385	2,278,838	2,291,420
Unassigned funds	91,828,699	84,608,069	79,196,623
Surplus as regards subscribers	93,923,084	86,886,907	81,488,043
Total Liabilities and Subscriber Surplus	\$ 255,667,800	\$ 235,551,808	\$ 219,970,677
Statement of Income & Subscriber Surplus Income			
Premiums earned, net of reinsurance	\$ 78,505,146	\$ 68,934,850	\$ 64,466,336
Less:			
Losses & loss adjustment expenses, net of reinsurance	58,190,855	51,644,912	49,483,308
Other underwriting expenses incurred	22,991,514	20,939,846	18,027,515
Investment income	5,066,581	3,666,859	3,044,017
Net realized gain/(loss) on investment sale	9,554,327	(1,177,665)	(1,629,111)
Other miscellaneous income/(expense)	26,948	(162,487)	43,301
Net income/(loss)	\$ 11,970,633	\$ (1,323,201)	\$ (1,586,280)
Subscriber Surplus (Gains and Losses)			
Subscriber surplus beginning of year	\$ 86,886,907	\$ 81,488,043	\$ 93,921,471
Plus:			
Net income/(loss)	11,970,633	(1,323,201)	(1,586,280)
Change in unrealized capital gain/(loss)	(4,607,919)	6,856,229	(10,433,335)
Change in provision for reinsurance	(42,293)	(111,640)	(149,378)
Return of capital	(184,453)	(12,579)	(174,355)
Return of capitalization interest	(99,791)	(9,945)	(90,080)
Change in surplus	7,036,177	5,398,864	(12,433,428)
Subscriber surplus at end of year	\$ 93,923,084	\$ 86,886,907	\$ 81,488,043

Program Highlights



Properties Insured

\$26.4B Total Insured
Property Value

\$3.3B Total Insured
Vehicle Value

VEHICLES	<p>4,999 Police</p>	<p>674 Fire Department</p>	<p>210 Ambulance</p>
	<p>26,769 DPW</p>	<p>3,234 Passenger</p>	<p>935 Buses</p>

Training and Risk Management

24,075
Online Course
Participants

898
In-Person Training
Participants

10,761
Live Webinar
Participants

15
New Bulletins/
Whitepapers

375
Risk Control
Inspections

18
In-Person Training
& Consultations

35
Subscriber Safety
Committee Meetings

Report on Investments

Summary of 2024 Market Conditions and NYMIR Portfolio Strategy

Annual Summary

In 2024, the U.S. economy displayed remarkable resilience amid shifting expectations for Federal Reserve policy, slowing but persistent inflation, and an evolving yet strong labor market. Markets began the year pricing-in aggressive Fed cuts, but stronger-than-expected economic data and stubborn inflation pushed yields higher and extended the “higher-for-longer” narrative for the overnight lending rate.

Early-year optimism about imminent Fed rate cuts faded as labor markets stayed strong and inflation proved sticky. While economic momentum slowed from last year, the U.S. avoided a recession, supported by solid wage growth and robust spending. Fixed income markets absorbed sharp swings in yields as expectations shifted repeatedly with incoming data, highlighting the economy’s sensitivity to policy signals.

Equity markets remained positive overall, but gains were uneven and driven largely by a narrow group of large-cap tech stocks. Internationally, diverging central bank actions and slower growth added some complexity, but U.S. macro conditions remained the central force steering the global economic narrative.

Overview of Market Conditions in 2024

The U.S. economy showed durability throughout the year, defying earlier expectations of slowing growth and rapid disinflation. Instead, economic activity gained momentum as the year progressed, with economic growth strengthening in the second half and consumer spending remaining resilient. The labor market stayed healthy, with strong job creation and steady wage gains supporting demand. While headline inflation moderated from 2023 levels, inflation remained persistent. This stickiness complicated the Federal Reserve’s path forward and delayed rate cuts that markets had widely anticipated at the start of the year.

Throughout 2024, the Fed maintained a data-driven approach. Market expectations for rate cuts were consistently pushed to the future. The Federal Reserve implemented two interest rate cuts during the year, with a 50-basis point reduction in September followed by a 25-basis point reduction in November. The federal funds overnight target

Index (Asset Class)	1-Year Average Annual Return	5-Year Average Annual Return
Russell 3000 (Domestic Equity All-Cap)	23.8%	13.8%
S&P 500 (Domestic Equity Large Cap)	25.0%	14.5%
MSCI AC World ex. US Net (International Equity, All Country minus US)	5.5%	4.1%
Bloomberg Barclays US Aggregate (US Bonds)	1.3%	-0.3%
90-Day US Treasury Bill (Cash)	5.3%	2.5%

Source: Investment Metrics

The table above provides returns for various indices over the past one- and five-year periods ending December 31, 2024.

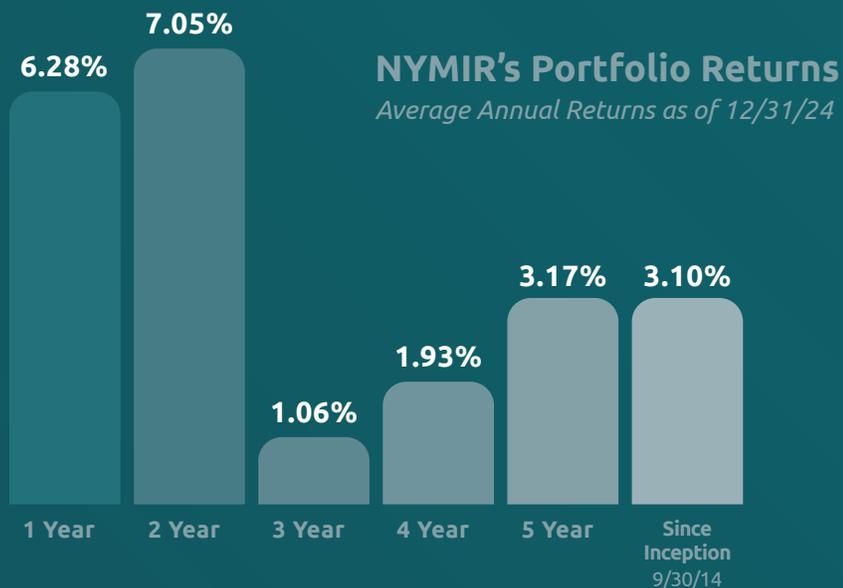
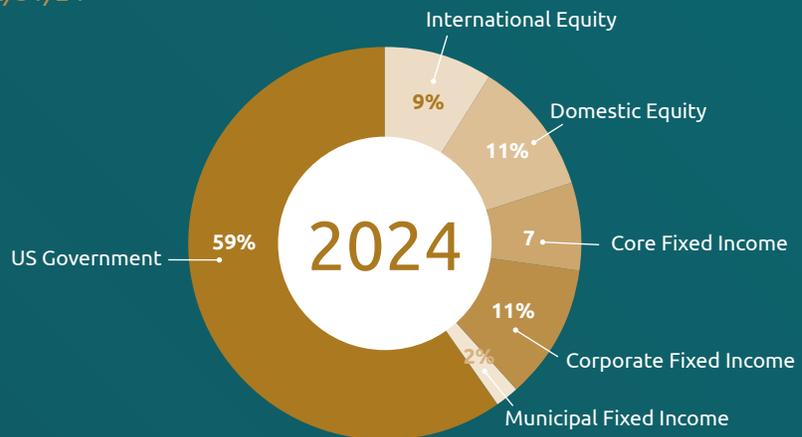
rate settled to a range of 4.5% to 4.75% by year end. These adjustments were responses to moderating inflation and signs of economic deceleration, aiming to support continued growth without reigniting price pressures.

Labor market indicators remained robust. The unemployment rate hovered between 4% and 4.2%. December concluded with a notable addition of 256,000 nonfarm payroll jobs, underscoring the economy's capacity to generate new employment amid tightening and uncertain financial conditions.

Interest rates shifted meaningfully over the course of 2024, especially as the Fed shifted its policy stance in the final quarter. After the Fed's cuts in the fall, short term rates followed. The 2-year Treasury yield ended the year at 4.2%, reflecting market expectations of further easing in 2025. On the longer end of the curve, the 10-year Treasury closed the year at 3.9%, down significantly from its October peak near 5%. While the yield curve

NYMIR's Diversified Portfolio

As of 12/31/24



remained modestly inverted by year-end, the degree of inversion was far less severe than earlier in the year.

Equity markets reflected these economic undercurrents with moderate gains. While technology and AI-driven sectors led the rally, broader market participation was uneven, highlighting investor selectivity amid macro-economic uncertainties. Fixed income markets attracted attention, as higher yields enhanced the appeal of bonds.

In the table below, we provide returns for various indices over the past one- and five-year periods ending December 31, 2024.

Managing NYMIR's Portfolio

NYMIR's investment program is managed with a long-term horizon that best matches its investment goals and objectives as the leading insurance provider in the New York municipal market. NYMIR's portfolio is very diversified, and 2024 rewarded investors with broadly diversified portfolios. Fixed income, equity markets, and most other asset classes exhibited positive returns. Despite a volatile year, NYMIR continued to benefit from its disciplined approach. Over 75% of NYMIR's invested assets are held in fixed income securities which benefited from the current elevated rate environment. For the year, aggregate performance for all NYMIR's investments was 6.3%.

NYMIR's Finance Committee and Board of Governors review its portfolio with its investment advisor several times each year, including during formal quarter-

ly meetings. Discussions include asset allocation, risk tolerance, performance, transactions review, budgeting, and future expectations. The preceding charts show the broad diversity and performance for NYMIR's portfolio as of the end of 2024. Notable changes in NYMIR's asset allocation over the year include an increase in U.S. Government holdings (+6%) and reductions in risk assets, including 3% reductions in both corporate fixed income and domestic equities.

Moving Forward – A Look into 2025

U.S. economic fundamentals, with healthy consumer spending and a resilient labor market, remain generally strong heading into 2025. The Fed has acknowledged that a further cooling of labor markets is not necessary to achieve its dual mandate of maximum employment and stable prices. However, the Fed has also acknowledged higher inflation expectations going into 2025, based on evolving tariff policies. The December median "dot plot" projection suggests two rate cuts from the Federal Open Market Committee in 2025, far less than what was initially implied. Uncertainty surrounding the implications of potential fiscal policy changes in the new administration complicate the Fed's path forward.

NYMIR's diversified and prudent portfolio – with a majority of its assets allocated to U.S. government fixed-income securities – is well-positioned to endure periods of market stress and heightened volatility. Further, over 70% 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% equities and 25% longer-term fixed income investments, 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 withstand times of market stress while supporting NYMIR's overall business. We continuously evaluate 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 and liquidity. 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 NYMIR's investment and enterprise risk management policies. With a highly diversified portfolio, NYMIR is well-positioned to navigate the uncertainties associated with the current and expected economic environment, potentially declining interest rates, and above-trend inflation.

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 2024

Cortland County

Oneida County

Orange County

City of Kingston

City of North Tonawanda

City of Saratoga Springs

City of Tonawanda

Town of Cazenovia

Town of Dannemora

Town of Deerfield

Town of East Bloomfield

Town of Ellenburg

Town of Hamburg

Town of Hounsfield

Town of Lockport

Town of Lyme

Town of Massena

Town of Mendon

Town of Montague

Town of Morehouse

Town of North Elba

Town of Nunda

Town of Orchard Park

Town of Oyster Bay

Town of Pittsfield

Town of Rossie

Town of Stony Point

Village of Alden

Village of Baxter Estates

Village of Carthage

Village of Cayuga

Village of Dannemora

Village of Fredonia

Village of Hammond

Village of Haverstraw

Village of Holley

Village of Livonia

Centereach Fire Department

NYMIR Members

as of 12/31/24

Cities

Amsterdam
 Auburn
 Beacon
 Cohoes
 Corning
 Fulton
 Geneva
 Glen Cove
 Glens Falls
 Gloversville
 Hudson
 Jamestown
 Johnstown
 Kingston
 Lackawanna
 Little Falls
 Lockport
 Long Beach
 New Rochelle
 Niagara Falls
 North Tonawanda
 Norwich
 Oneonta
 Poughkeepsie
 Salamanca
 Saratoga Springs
 Tonawanda
 Utica

Counties

Allegany
 Cattaraugus
 Cayuga
 Chautauqua
 Chenango
 Clinton
 Columbia
 Cortland
 Delaware
 Dutchess
 Essex
 Franklin
 Fulton
 Genesee
 Greene
 Hamilton
 Herkimer
 Lewis
 Livingston
 Montgomery
 Oneida
 Ontario
 Orange
 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
 Belmont
 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
 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
 Cohecton
 Coeymans
 Cohocton
 Coldspring
 Columbia
 Concord
 Conesus
 Conesville
 Conquest
 Constable
 Constantia
 Corinth
 Corning
 Coventry
 Covert
 Crown Point
 Cuyler
 Danby
 Dannemora
 Dansville
 Danube
 Davenport
 Day
 Dayton
 Decatur
 Deerfield
 DeKalb
 Delaware
 Delhi
 Denmark
 Denning
 Depeyster
 Deposit
 Diana
 Dickinson (Broome)
 Dickinson (Franklin)
 Dix
 Dover
 Dresden
 Dryden
 Duane
 Durham
 Eagle
 East Bloomfield
 East Fishkill
 East Greenbush
 East Hampton
 East Otto
 Easton
 Eaton
 Edinburg

Edwards
 Elba
 Elbridge
 Elizabethtown
 Ellenburg
 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 (Franklin)
 Freedom
 Freetown
 Fremont (Steuben)
 Fremont (Sullivan)
 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
 Hamburg
 Hamden
 Hamilton
 Hammond
 Hampton
 Hancock
 Hannibal
 Harford
 Harpersfield
 Harrietstown
 Harrisburg
 Hartford
 Hartsville
 Hartwick
 Hastings
 Hebron
 Henderson
 Henrietta
 Herkimer
 Hermon
 Highland
 Hillsdale
 Hinsdale
 Holland
 Hoosick
 Hope
 Hopewell
 Hopkinton
 Hornby
 Horseheads
 Hounsfield
 Howard
 Hunter
 Hurley
 Hyde Park
 Independence
 Indian Lake
 Inlet
 Ira
 Ischua
 Italy
 Ithaca
 Jackson
 Java
 Jefferson
 Jerusalem
 Jewett
 Johnsburg
 Johnstown
 Keene
 Kendall
 Kent

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

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

Welcome New Members for 2025

Through 7/01/25

Jefferson County
Schuyler County
City of Oswego
Town of Chester
Town of Colton

Town of Jay
Town of Junius
Town of North Hempstead
Town of Root
Town of Rosendale

Village of Bloomfield
Village of Floral Park
Village of LeRoy
Village of Ocean Beach
Village of Port Jefferson

Village of Skaneateles
Cherry Grove Fire District

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



New York Association of Towns

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



Congratulations to NYMIR's
**2024 Risk Management
Award Winners**

**City of Glens Falls
Lewis County
Town of Barrington**