



NEW YORK MUNICIPAL INSURANCE RECIPROCAL

Property and Liability Insurance for New York Municipalities

Since 1993, NYMIR has provided the most comprehensive property and liability insurance and risk management program for New York's counties, cities, towns and villages. As members of a licensed reciprocal insurer, our 1,000+ municipal subscribers—of all shapes and sizes and from every region of New York—are owners of our non-profit company, which is now the leading provider of municipal insurance in New York State. For more than three decades, NYMIR has been the go-to insurance program for New York's local governments, with a retention rate in the 97-99% range, year in and year out.



WHY NYMIR?

Knowledgeable

- **Governed by Your Peers** - Our 13-member Board of Governors is comprised of local officials elected by you to ensure that our policies, coverages and rates reflect your needs.
- **Guided by Your Statewide Municipal Associations** - The New York State Association of Towns (NYAOT), New York State Association of Counties (NYSAC), and New York State Conference of Mayors (NYCOM) formed NYMIR in 1993 and continue to guide our program through their advocacy, legal advice, training and marketing assistance.
- **Managed by Experienced Insurance Professionals** - Wright Public Entity, with offices in Albany and Garden City, has been NYMIR's program manager since our founding. They have a seasoned team that understands municipal insurance and the operational needs of New York's local governments.

Reliable

- **NYMIR is Here to Stay** - Commercial carriers come and go in the municipal insurance market, but NYMIR knows we exist for one reason: to be there for New York's local governments. We recognize that your governing boards don't like surprises when it comes to budgetary expenditures and risk exposures. NYMIR prides itself on our predictable premiums and broad coverages.
- **Defense of Claims** - NYMIR proactively defends your reputation against all frivolous claims and lawsuits, regardless of our cost. The expertise of our dedicated team of claims counsel is unmatched and they are fully committed to the public sector.
- **Prompt Handling of Covered Claims** - Our New York-based claims team understands the importance of promptly responding to and handling your covered claims.
- **Finding Coverage for Our Subscribers** - When a NYMIR subscriber experiences a first-party loss or is sued, we go above and beyond to find coverage for our members. Numerous local officials have expressed their appreciation that during a time of need, "NYMIR was there for us."

Proactive

- **Comprehensive Online Training and Policy Resources** - Whether it is mandated by the State or simply a best practice, NYMIR offers a comprehensive suite of training and policies on our "LEARN" educational platform. This robust, one-stop-shop allows members easy access at no cost and can be utilized for all your training, continuing education and certification tracking.
- **Risk Management and Loss Control** - NYMIR's unsurpassed knowledge of municipal risks and exposures enables us to offer creative, tailored suggestions to our members in an effort to avoid or reduce financial consequences of a loss. Our highly trained and certified loss control professionals schedule on-site consultations to help you minimize the risk of loss from operations and activities, as well as reduce the inconvenient loss of use of damaged facilities and equipment.
- **Bulletins, Alerts and Topical Webinars** - Through the daily work of our insurance professionals, along with the municipal-related input of our Board of Governors and sponsoring municipal associations, NYMIR keeps its finger on the pulse of emerging issues confronting our subscribers. We use emailed bulletins and alerts with practical information to make sure you are aware of the latest risks arising in the local government world. We also present webinars and hold in-person seminars to facilitate deeper dives with opportunities for interactive Q and A.



WHY NYMIR?

Ownership = Control

- **Each Policyholder Owns a Part of NYMIR** - As a “reciprocal insurer,” NYMIR’s subscribers are owners of our insurance company. Unlike any other commercial property and casualty insurer in New York, when you join NYMIR you have a say in the coverages we offer and the premiums we charge. Directly—such as through our claims appeal process—and indirectly—through representation by your elected Board of Governors and the statewide municipal associations—you can be confident that NYMIR anticipates and responds to your unique municipal needs.
- **Financial Security** - Since our inception, NYMIR has adhered to a conservative rate-setting and investment philosophy. Our financial strength is demonstrated by an A- (Excellent) rating from AM Best, the leading insurance rating agency. This solid financial footing has allowed NYMIR to eliminate a capital investment that members used to pay and instead return the capital back to members with interest. As a not-for-profit, NYMIR chose from the outset not to join New York’s Guaranty Fund, thereby avoiding subjecting our membership to assessments for the insolvency of other insurers. Instead, NYMIR is granted the authority to assess our own members, which we have never done since our formation in 1993. Our strong financial position assures us of the ability to continue to avoid assessments in the future.



Keeping You Covered

As a municipally owned insurance company, NYMIR strives to provide tailored insurance coverage for New York’s municipal governments. Public entity insurance is different than insurance for other entities—you have high-risk services, unique legal immunities and are answerable to the public. Since NYMIR has only one client base—municipal governments in New York State—we know you like no other insurance company possibly can.

We understand and respect the perspectives of local officials and treat our subscribers accordingly.



GET IN TOUCH

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