

ANNUAL

\\ 2025 \\

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 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 affiliated with 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.



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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

Daniel Depew
Insurance Liaison
Town of Wawayanda

Vice President

Meg Hungerford
Bookkeeper
Town of Kortright

Treasurer

Jason A. Keding
Supervisor
Town of Boston

Secretary

Margaret Kennedy
Board of Representatives
Otsego County

Benjamin Boykin II
Board Member
Westchester County IDA

Gerard DeCusatis
Legal Counsel
Housing Authority
City of Amsterdam

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

Jack Marren
Supervisor
Town of Victor
Board of Supervisors
Ontario County

Margaret Miller
Municipal Utilities
Commission
Village of Hamilton

Michael J. Newhard
Mayor
Village of Warwick

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

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

Kevin Beer

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

Lisa Weber

Senior VP, Liability Claims

Robert Leippe

Assistant Vice President,
Liability Claims

Thomas Greene

Statutory Accounting Leader

Rob Rowe

Vice President, Underwriting

Patricia Sacino

Client Services Manager



Designated 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

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

2025 The Year In Review

Over the past year, NYMIR once again grew our membership and strengthened our status as the preeminent provider of property and liability insurance to municipal governments in New York. Our continued growth is a by-product of our Board of Governors’ emphasis on financial stability for our reciprocal and our subscribers, while providing the most informed and comprehensive training and risk management, the best coverages and the strongest defense of claims.

NYMIR’s year included the following highlights:

- // We continue to exceed the **1,000 subscriber milestone** and ended the year with 1,017 members, an increase of eight members over year-end 2024.
- // AM Best once again affirmed our A- Excellent financial strength rating, and we continue to maintain a **99% renewal retention rate**.
- // NYMIR added **\$4.5 million** to surplus in 2025, bringing our surplus level to **\$98.4 million**.

Our Board of Governors, Attorney-in-Fact and program manager continue to work in partnership to ensure that NYMIR understands and remains one step ahead of the unique risks facing local governments in New York with the latest in coverages and risk management. Importantly, our dedicated teams of service representatives and other local brokers all across New York State continue to educate municipal leaders of the wisdom of participating in a program that is “built by local government, for local government.”

As the municipal world and the challenges confronted there continue to evolve, NYMIR’s leadership is constantly exploring ways in which to better serve our members. To inform that



process, NYMIR undertook an online survey of all of our subscribers this year to find out what we are doing well and where we can improve. The responses were very encouraging and confirmed that our 99% retention rate is a result of our members valuing the foundational principles of our reciprocal. For example, when asked to identify the main reasons why they are a member of NYMIR, the top four answers were:

- understands municipal government and the issues we face
- offers stability in pricing
- provides the best service
- has the support of NYAOT, NYCOM and NYSAC

New initiatives in 2025

included an accelerated cycle for our no-cost property appraisal program. The Board of Governors committed resources to make it a 3-year cycle for appraising municipal properties owned by each of our 1,017 subscribing entities. Our new appraisal firm — HCA Asset Management — is working closely with NYMIR members and local brokers to confirm that insured values are sufficient to fully protect municipalities and their taxpayers.

NYMIR is always looking for new risk management strategies in the law enforcement arena, since local governments are on the frontlines of the high-risk job of protecting New Yorkers. In that regard, we have engaged Benchmark Analytics to implement a three-year “Systematic Law Enforcement Risk Reduction” program that is engaging law enforcement leaders in New York to identify best practices and work to spread their adoption among all NYMIR law enforcement departments. The program is focusing on reducing auto and liability claims pertaining to patrol and jail operations. NYMIR also held an in-person Law Enforcement Leadership Symposium that included presentations on ethical leadership, court preparation and report writing, and corrections operations. This has become an annual event that is held in various regions of New York.

Legislative advocacy on issues of impact to NYMIR is an important role played by the three sponsoring

associations in their capacity as NYMIR’s Attorney-in-Fact. NYCOM, NYSAC and NYAOT were leaders this year in the successful fight for auto insurance reform, which resulted in legislation enacted to reduce fraudulent and abusive claims practices and the premium increases they cause. The reforms include expanding the definition of “fraudulent insurance act” relative to staging a motor vehicle accident, and capping personal injury compensation at \$100,000 if the driver is uninsured, found to be under the influence or committing a felony at the time of the incident.

“Our Board of Governors, Attorney-in-Fact and program manager continue to work in partnership to ensure that NYMIR understands and remains one step ahead of the unique risks facing local governments in New York...”



As NYMIR looks to 2026, our Board of Governors, Attorney-in-Fact, and Management Company will together ensure that — no matter the change in the insurance marketplace — our foundational goals continue to be achieved: financial strength, predictable premiums, broad coverages, strong claims defense, comprehensive training and

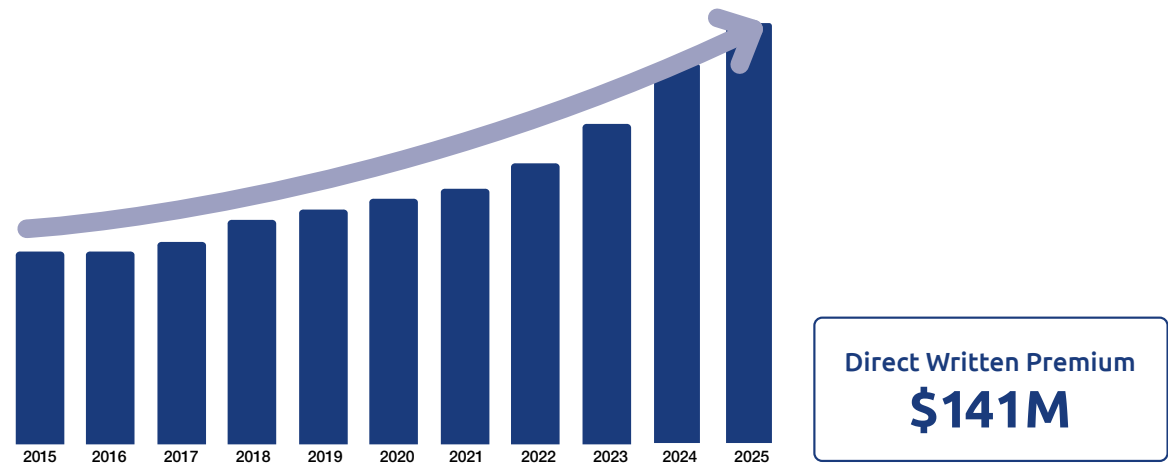
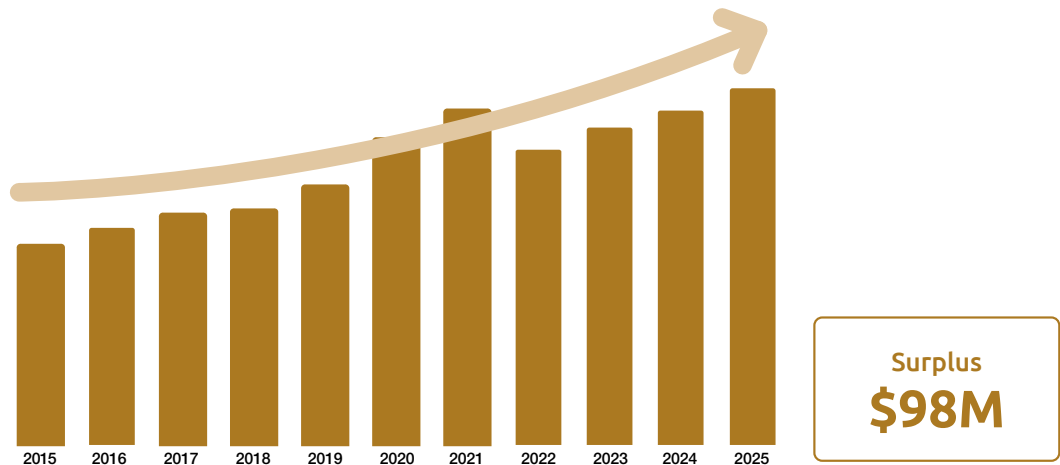
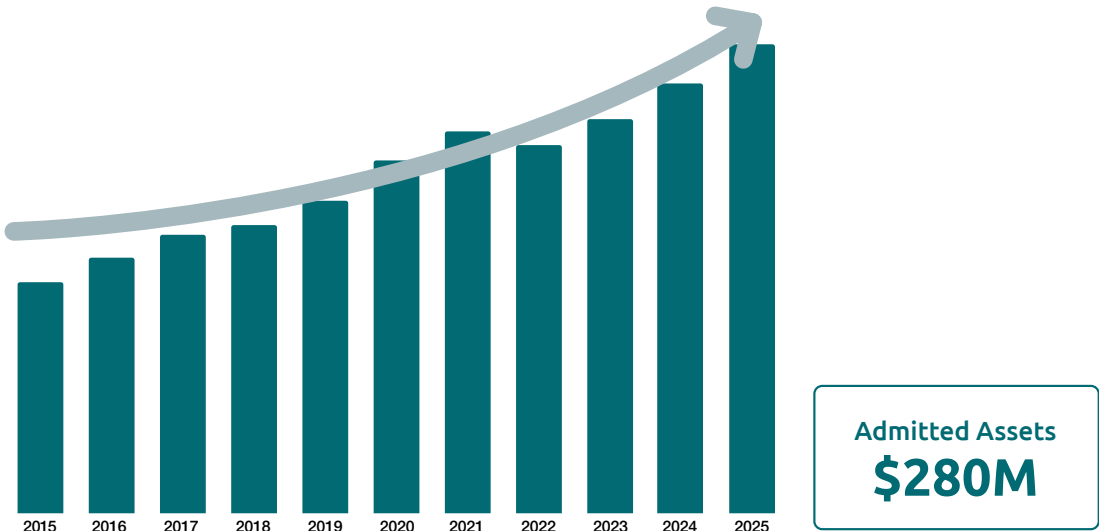
proactive risk management. In doing so, I am confident NYMIR will expand its position as the premier provider of tailored property and casualty insurance coverage for New York’s municipal governments.



NYMIR Financials

	2025	2024	2023
Admitted Assets			
Cash and short-term investments	\$ 31,138,545	\$ 18,249,628	\$ 26,243,847
Fixed-maturity securities, at amortized cost	163,955,927	139,244,290	132,347,319
Mutual funds, at fair value	61,847,589	52,185,995	55,251,777
Receivable from securities	-	-	45,966
Accrued Interest	1,041,775	737,909	595,593
Agent's balances or uncollected premiums	7,780,687	10,828,396	17,197,056
Deferred premiums or agents' balances	12,027,175	10,483,413	
Reinsurance recoverable on losses & loss adjustment expenses	1,221,553	21,898,929	2,143,844
Other admitted assets	905,893	2,039,240	1,726,406
Total Admitted Assets	\$ 279,929,144	\$ 255,667,800	\$ 235,551,808
Liabilities and Subscriber Surplus			
Losses & loss adjustment expenses, net of reinsurance	\$ 144,074,972	\$ 123,854,818	\$ 121,304,985
Unearned premiums, net of reinsurance	42,706,152	36,196,816	28,791,009
Premiums paid in advance	84,575	-	-
Net reinsurance premiums paid in advance	(8,604,794)	(717,054)	(3,797,613)
Losses payable	460,896	-	6,687
Accounts payable and accrued expenses	2,516,607	1,971,980	1,963,970
Provision for reinsurance	190,064	338,156	295,863
Subscribers' operating account	100,000	100,000	100,000
Total Liabilities	\$ 181,528,472	\$ 161,744,716	\$ 148,664,901
Subscriber surplus			
Net paid in and contributed surplus	1,904,136	2,094,385	2,278,838
Unassigned funds	96,486,536	91,828,699	84,608,069
Surplus as regards subscribers	98,390,672	93,923,084	86,886,907
Total Liabilities and Subscriber Surplus	\$ 279,919,144	\$ 255,667,800	\$ 235,551,808
Statement of Income & Subscriber Surplus Income			
Premiums earned, net of reinsurance	\$ 98,126,590	\$ 78,505,146	\$ 68,934,850
Less:			
Losses & loss adjustment expenses, net of reinsurance	77,786,245	58,190,855	51,644,912
Other underwriting expenses incurred	26,575,297	22,991,514	20,939,846
Investment income	7,172,624	5,066,581	3,666,859
Net realized gain/(loss) on investment sale	1,484,850	9,554,327	(1,177,665)
Other miscellaneous income/(expense)	3,917	26,948	(162,487)
Net income/(loss)	\$ 2,426,439	\$ 11,970,633	\$ (1,323,201)
Subscriber Surplus (Gains and Losses)			
Subscriber surplus beginning of year	\$ 93,923,084	\$ 86,886,907	\$ 81,488,043
Plus:			
Net income/(loss)	2,426,439	11,970,633	(1,323,201)
Change in unrealized capital gain/(loss)	5,701,828	(4,607,919)	6,856,229
Change in non-admitted	(3,506,195)	-	-
Change in provision for reinsurance	148,092	(42,293)	(111,640)
Return of capital	(190,249)	(184,453)	(12,579)
Return of capitalization interest	(112,327)	(99,791)	(9,945)
Change in surplus	4,467,588	7,036,177	5,398,864
Subscriber surplus at end of year	\$ 98,390,672	\$ 93,923,084	\$ 86,886,907

Program Highlights



Properties Insured

\$28.3B Total Insured
Property Value

\$4.3B Total Insured
Vehicle Value

VEHICLES	5,526 Police	714 Fire Department	221 Ambulance
	27,044 DPW	3,064 Passenger	942 Buses

Training and Risk Management

48,208
Online Course
Participants

926
In-Person Training
Participants

6,571
Live Webinar
Participants

22
New Bulletins/
Whitepapers

587
Loss Control
Inspections

318
Loss Control
Surveys

29
Subscriber Safety
Committee Meetings

Report on Investments

Summary of 2025 Market Conditions and NYMIR Portfolio Strategy

Annual Summary

This year was characterized by economic uncertainty followed by gradual stabilization as monetary policy evolved due to mixed inflation trends and moderating labor market conditions. Early in the year, the Federal Reserve (Fed) maintained a steady overnight lending rate above 4% while monitoring inflation readings, which remained above target. By mid-year, inflation had declined from 3.0% to 2.4%, pleasing policy experts. However, inflation rose back to 2.9% by year-end due to tariff pressures and related cost increases.

Labor market conditions softened significantly, with average job gains dropping to below 50,000 per month compared to significantly stronger job creation in prior years. Layoffs remained limited, reflecting a “low-hire, low-fire” environment which showed a cautious outlook where firms retained workers. Economic growth was particularly strong, highlighted by a 4.3% annualized GDP growth rate in the third quarter, driven by resilient consumer spending and business investment.

In response to evolving economic market conditions, the Fed implemented three rate cuts of 0.25% each in September, October, and December, bringing the federal funds rate to a range of 3.50-3.75% by year-end. Interest rates declined across the yield curve, with shorter-term yields

falling by 0.6 to 0.8%. While the shorter end of the curve declined, the long end of the yield curve remained relatively anchored.

Despite early trade-related volatility, markets delivered positive performance. Equities achieved strong gains, with both domestic and international markets benefiting from continued Artificial Intelligence (AI) enthusiasm. Fixed income markets posted solid returns, supported by elevated yields and income as the yield curve re-steepened.

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 insurance provider in the New York municipal market. NYMIR's portfolio is very well diversified, and 2025 rewarded this type of strategy. Fixed income, equity markets, and most other asset classes produced 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 through strong income return and from the gradual decline in yields with a boost to market value returns. For the year, aggregate performance for all NYMIR's investments was 9.1%.

NYMIR's Executive Director, Finance Committee, and Board of Governors review its portfolio with its investment advisor regularly and at least quarterly. Discussions include asset allocation, risk tolerance, performance, transactions review, cash flow needs, budgeting, and rate-setting. The following charts show the broad diversity and performance for NYMIR's portfolio as of the end of 2025. Notable changes in NYMIR's asset allocation over the year include a decrease in U.S. Government holdings of 5% and an increase in risk assets, including a 4% increase in corporate fixed income and a 3% increase in domestic equities as yield spreads increased to end the year. Despite the additional allocation to risk assets, the overall portfolio remains well-diversified.

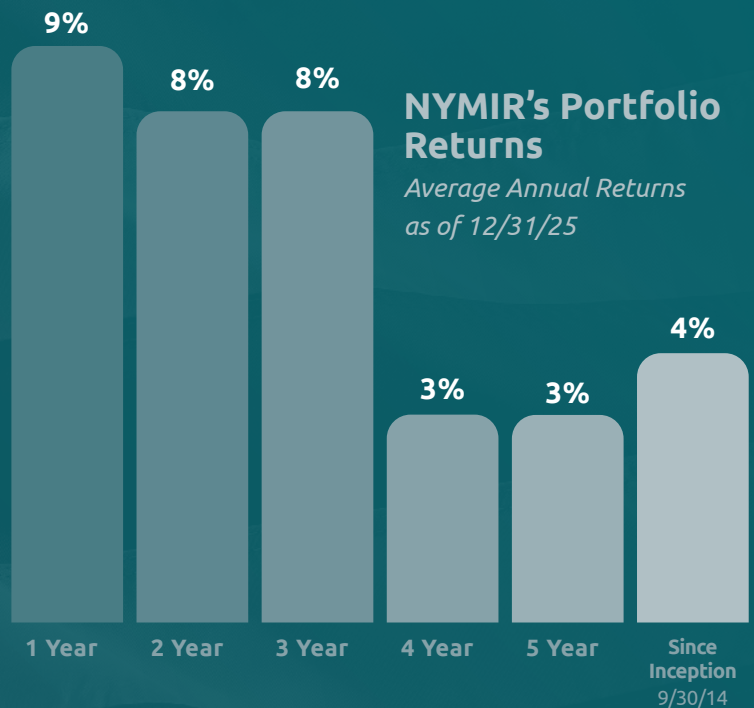
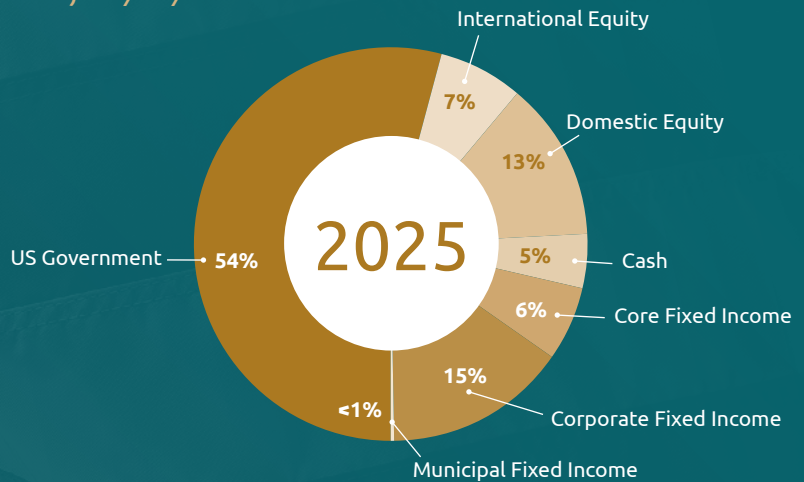
Moving Forward – A Look into 2026

Looking ahead, uncertainty surrounding the implications of potential fiscal policy changes in the new administration complicate the Fed's path forward in 2026. While economic fundamentals remain relatively strong, inflation expectations have increased, and the Fed has signaled a more gradual approach to rate cuts.

NYMIR's diversified and prudent portfolio – predominately allocated to U.S. Government securities – is well positioned to endure periods of market stress and volatility. Over 70% of NYMIR's portfolio is invested in high-quality fixed income securities. Higher yields provide downside protection from

potential equity market volatility. The remainder of the portfolio is diversified across equities and core fixed income investments which align 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.

NYMIR's Diversified Portfolio As of 12/31/25



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

30 S. 17th St., 17th Floor
Philadelphia, PA 19103
215-864-3600

Welcome New Members for 2025

City of Canandaigua

City of Oswego

Jefferson County

Schuyler County

Town of Bridgewater

Town of Chester

Town of Chili

Town of Colton

Town of Hartland

Town of Jay

Town of Junius

Town of Moravia

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

Village of Upper Brookville

Village of Webster

Cherry Grove Fire District

West Babylon Fire District

NYMIR Members

as of 12/31/25

Cities

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

Counties

Allegany
Cattaraugus
Cayuga
Chautauqua
Chenango
Clinton
Columbia
Cortland
Delaware
Dutchess
Essex
Franklin
Fulton
Genesee
Greene
Hamilton
Herkimer
Jefferson
Lewis
Livingston
Montgomery
Oneida
Ontario
Orleans
Oswego
Otsego
Putnam
Rensselaer
Rockland
Schoharie

Schuyler
Seneca
Tioga
Tompkins
Ulster
Washington
Wayne
Westchester
Wyoming

Towns

Adams
Addison
Afton
Albion (Orleans Co.)
Albion (Oswego Co.)
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
Bridgewater
Brighton (Franklin Co.)
Brighton (Monroe Co.)
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
Chester
Chesterfield
Chili
Cincinnatus
Clare
Clarence
Clarendon
Clermont
Clifton
Clinton (Clinton Co.)
Clinton (Dutchess Co.)
Cobleskill
Cochecton
Coeymans
Cohocton
Coldspring
Colton
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 Co.)
Dickinson (Franklin Co.)
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 (Delaware Co.)
Franklin (Franklin Co.)
Freedom
Freetown
Friendship
Fulton
Gaines
Gainesville
Galen
Galway
Genesee
Geneseo
Geneva
Georgetown
German
Germantown
Ghent
Gilboa
Glenville
Gorham
Gouverneur
Granby
Granger
Granville

Greene
Greenfield
Greenport
Greenwich
Greig
Grove
Groveland
Halcott
Halfmoon
Hamburg
Hamilton
Hammond
Hampton
Hancock
Hannibal
Harford
Harpersfield
Harriestown
Harrisburg
Hartford
Hartland
Hartsville
Hartwick
Hastings
Hebron
Henderson
Henrietta
Herkimer
Hermon
Highland
Hillsdale
Hinsdale
Holland
Hoosick
Hope
Hopkinton
Hornby
Horseheads
Hounsfield
Hunter
Hurley
Independence
Ira
Ischua
Italy
Ithaca
Jackson
Java
Jay
Jefferson
Jerusalem
Jewett
Johnsburg
Johnstown
Junius
Keene
Kendall
Kent
Kiantone
Kinderhook
Kingsbury
Kingston

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

Constableville	Gowanda	Mannsville	Philmont	Stamford
Cooperstown	Grand View-on-Hudson	Manorhaven	Phoenix	Stillwater
Copenhagen	Granville	Mayfield	Plandome Heights	Sylvan Beach
Corfu	Greene	Mayville	Pleasantville	Tannersville
Corinth	Greenport	Meridian	Poland	Tarrytown
Coxsackie	Greenwich	Mexico	Port Byron	The Branch
Croton-on-Hudson	Hagaman	Middleburgh	Port Chester	Tivoli
Dannemora	Hamburg	Middleport	Port Jefferson	Tuckahoe
Dansville	Hamilton	Middleville	Port Leyden	Tully
Deferiet	Hammond	Milford	Port Washington	Tupper Lake
Delanson	Hancock	Millbrook	North	Unadilla
Delhi	Hannibal	Millerton	Potsdam	Union Springs
Deposit	Haverstraw	Millport	Pulaski	Upper Brookville
DeRuyter	Herkimer	Minoa	Quogue	Upper Nyack
Dexter	Heuvelton	Monroe	Red Creek	Valley Falls
Dolgeville	Hilton	Morrisville	Red Hook	Valley Stream
Dresden	Holley	Mount Kisco	Rensselaer Falls	Voorheesville
Earlville	Honeoye Falls	Naples	Rhinebeck	Waddington
East Hampton	Hoosick Falls	Nelliston	Richburg	Walton
East Nassau	Hudson Falls	New Berlin	Richmondville	Wampsville
East Rockaway	Hunter	New Hempstead	Richville	Wappingers Falls
East Syracuse	Interlaken	New Hyde Park	Riverside	Warsaw
East Williston	Irvington	New Paltz	Rockville Centre	Warwick
Elba	Jeffersonville	New Square	Roslyn	Washingtonville
Elbridge	Jordan	New York Mills	Roslyn Harbor	Waterford
Ellicottville	Kinderhook	Newark Valley	Rouses Point	Waterloo
Ellisburg	Kiryas Joel	Newport	Sagaponack	Waterville
Evans Mills	Lacona	Nichols	Saltaire	Waverly
Fair Haven	Lake George	North Haven	Sandy Creek	Wayland
Farnham	Lake Placid	North Syracuse	Savona	Webster
Fayetteville	Laurens	Northport	Schoharie	Weedsport
Fishkill	Lawrence	Northville	Scottsville	Wellsville
Fleischmanns	Leroy	Norwood	Sharon Springs	West Carthage
Floral Park	Lewiston	Nyack	Shoreham	West Winfield
Fonda	Lima	Oakfield	Sidney	Westbury
Fort Ann	Lindenhurst	Ocean Beach	Skaneateles	Westhampton Beach
Frankfort	Lisle	Odessa	Sleepy Hollow	Whitehall
Franklinville	Livonia	Oriskany Falls	Smyrna	Whitney Point
Fredonia	Lodi	Ovid	Sodus	Williamsville
Freeport	Lowville	Owego	South Corning	Wolcott
Fultonville	Lyons Falls	Oxford	South Glens Falls	Woodbury
Gainesville	Madison	Painted Post	Southampton	Woodridge
Geneseo	Malone	Parish	Speculator	Wurtsboro
Gilbertsville	Manchester	Patchogue	Spencer	Wyoming
Glen Park	Manlius	Philadelphia	St. Johnsville	Youngstown

WELCOME New Members for 2026

Through 7/01/26

Steuben County

Town of Rush

Town of Schroepel

Town of Sidney

Town of Westport

Village of Hammondsport

Village of Mamaroneck

Village of Munnsville

Village of Penn Yan

Jericho 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
**2025 Risk Management
Award Winners**

Cattaraugus County
Town of Batavia
Village of Tarrytown