



2021

Annual Report

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ANNUAL MEMBERSHIP REPORT 2021

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Additional information:

This annual report is designed to provide a general overview of the Comp Alliance’s activities and financial condition for all those with an interest. Questions concerning any of the information provided in this report or requests for additional information should be directed to:

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About the Comp Alliance

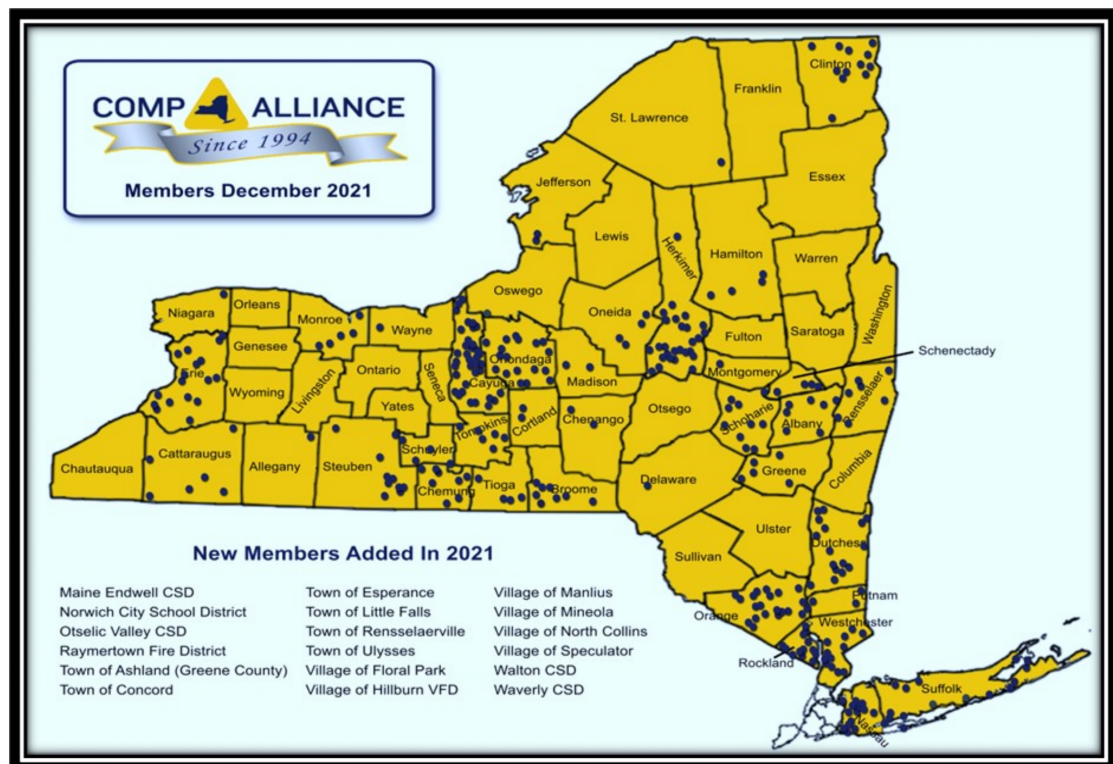
The Comp Alliance is a group self-insurance program – a network of municipal employers that have joined together and contractually agreed to assume the workers' compensation liabilities of each associated member. By participating in the Comp Alliance, a municipality pools its resources with other municipalities across New York State to obtain workers' compensation coverage for employees.

The Comp Alliance is governed by a Board of Trustees that includes representatives from its members and two statewide local government associations, the Association of Towns of the State of New York (AOT) and the New York State Conference of Mayors (NYCOM). The Board of Trustees is responsible for the overall governance, administration and oversight of the Comp Alliance, as well as establishing rates, entering into contracts, overseeing all investments, maintaining all bank accounts and oversight of the management company.

Since 2014, the Board of Directors has appointed an Executive Director to perform the day-to-day activities on behalf of the board. The Executive Director works directly for the Board of Trustees and is responsible for implementing the policies and decisions made by the Board of Trustees. This includes oversight of all contractual relationships of the Comp Alliance, including the management company, actuary, investment manager, auditor, excess broker and our excess insurer. In addition, the Executive Director regularly interacts with members to address their questions and promote the Comp Alliance.

Management of the Comp Alliance is contractually provided by Wright Risk Management (WRM). The management contract requires WRM to provide overall program management services such as claims administration, underwriting, risk management and marketing of the Comp Alliance.

The liabilities of the Comp Alliance are evaluated every year by an independent actuarial firm, Sound Actuarial Consulting. The independent analysis of our liabilities is crucial to our success and forms the foundation for our financial condition. Our financial statements are audited at the close of each fiscal year (June 30) by Marvin & Company, P.C.



Message from the Chairman

Gerry Geist



As Charles Dickens once wrote in *A Tale of Two Cities*, “*It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness... it was the season of Light, it was the season of Darkness, it was the spring of hope...*” I think of this quote as I reflect back on what life has been like during the pandemic. Having endured all of these challenges, and with 2021 firmly in the rearview, the Comp Alliance, I am pleased to report, continues on a strong path forward.

Thanks, in part, to our stable and competitive rates, we retained 99 percent of our members and welcomed more than 20 new members. Approximately two-thirds of our 300-plus members have taken advantage of our multiyear programs, which enable our municipal members to plan their budgetary forecasts more efficiently by locking in their costs for insurance at a fixed number. Online claims portals and direct deposit roll-outs for claimants now make filing claims and other transactions quick and easy, saving precious time and energy for our members. Financially, we bolstered our surplus by \$5 million while delivering a total of \$2 million back to our members through our award programs, and we expect to continue these popular programs in 2022.

The Board and Executive Director Mike Kenneally continue to collaborate closely with our professionals and consultants to provide new levels of service and benefits that inure to the benefit of our members. Our goal each year is to be financially prudent and circumspect, while providing our members with state-of-the-art training and claims support. Our program also prioritizes stable quoted premiums, so that members are not hit with fluxes in premium coverage each year. We are especially proud of our \$66 million surplus, which demonstrates that the policies and initiatives taken by the board are producing strong fiscal results.

An underlying principle that guides our decisions is that each Comp Alliance member be able to reap the benefits from the program’s financial strength. The Board of Trustees, Comp Alliance Executive Director Michael Kenneally, our third-party administrator Wright Risk Management, Workers’ Compensation Alliance Program Manager Eric Hartcorn, and Consultant Tony Grippa all have established a fiscally sound program that has enormous potential for growth and a leading workers’ comp program not only in the state but the nation.

All of this could not have been achieved without the assistance and guidance of the Association of Towns and the New York Conference of Mayors. We continue to strengthen our brand as an active collaborator and partner of the Association of Towns’ and NY Conference of Mayors’ programs, conferences, and events, both virtual and live, and work closely with AOT and NYCOM staff in offering education, articles and training as part of our outreach.

Our board continues to seek diversity of trustees from all over the state as the Alliance is unique in that its governance is made up of members who come from municipal life and experience. I would like to publicly welcome and recognize new Comp Alliance Board of Trustee Members: Janet Plarr, Village Administrator, Village of Blasdell (Erie County); Jason DiPonzio, Town Councilperson, Town of Brighton (Monroe County); and Kristie Hansen-Hightower, Town Comptroller, Town of Southold (Suffolk County).

We also send farewells with a profound sense of gratitude to our retiring members, Murray Jaros, Lori Cashel and Russell Kratoville. Unfortunately, we lost one of our longest serving board members and former AOT President Jack Gilfeather, a resolute public servant who was on our board for over twenty-five years.

We look forward to the new year with continued optimism as to our growth, fiscal stability and the continuation of loyalty awards and workplace safety programs while increasing membership and delivering excellent services.

Investing in a Safe Future

Michael Kenneally, Executive Director

The focus of the Comp Alliance is keeping municipal and school employees safe. Municipal employees undertake a great number of responsibilities that are inherently hazardous. Police officers, firefighters and other first-responders are always the first to come to mind. However, highway and public works crews, sanitation workers, as well as many other municipal and school employees are also at risk of being injured on the job.

The Comp Alliance established a Safe Workplace Award program in 2019 that incentivizes and rewards members who maintain safe work environments. In 2021, the Comp Alliance distributed \$1.3 million to its members through this program. Since its inception, this program has provided \$2.3 million to its members. Our faith in our safety programs and belief that long-term membership in the Comp Alliance will minimize workplace injuries is recognized through our Loyalty Award Program. It is a tangible benefit of our shared-service model. Through the Loyalty Award Program, the Comp Alliance provided awards of \$850,000 in 2021 and a total of \$1.7 million since inception.

These programs are reviewed annually by our Board of Trustees, comprised of dedicated municipal officials and the leadership of our sponsoring municipal associations. After an extensive evaluation of these programs and overall financial strength and goals of the Comp Alliance, I am happy to report that the Board of Trustees will continue these programs through 2022.

We also invest in resources our members need to keep the municipal workforce safe. Establishing and creating safe workplaces requires the coordination of efforts at all levels – the individual employee, supervisory staff, governance and the Comp Alliance. Each level requires the appropriate degree of awareness and discipline to recognize known hazards to the workplace, and to implement the safety measures necessary to mitigate them.

For its part, the Comp Alliance has a wealth of resources available to its members to help accomplish its mission. Chief among them is our team of professionals who handle your claims, provide training and assist your efforts to keep your workplace safe.

Since 1994, we have contracted with Wright Risk Management to handle these operations, and are happy to announce that we have extended our agreement with them through 2027. Our members can rely on the continuity and pedigree of the claims and risk management professionals that Wright Risk has to offer.

Our commitment to safety permeates our relationships with our partners, sponsors and service providers, as we seek to take advantage of programs and offerings that they have and continue to raise safety awareness among our members. Comp Alliance trainings are regularly offered at NYCOM and Association of Towns meetings, and our safety bulletins and tips often appear in their publications and newsletters. Our relationship with Midwest Employers Casualty Company gives our members access to Safety Source videos, which remain a popular feature of our Comp Alliance Academy.

As we enter 2022, we encourage our members to engage our staff and utilize the investments we have made to improve worker safety and help us accomplish of our mission of maintaining injury-and-accident-free workplaces.

A Tangible Benefit of Cooperation



The Comp Alliance distributed more than \$2 million to its members in 2021 through its award programs.

(L to R) Peter Baynes, Executive Director of NYCOM & Comp Alliance Secretary of the Board; Don Handerman, Village Clerk - Village of Menands; Bill Smith, Treasurer - Village of Menands; Michael Kenneally, Comp Alliance Executive Director; Barbara Van Epps, Deputy Director NYCOM & WCA Board member.

Financial Report

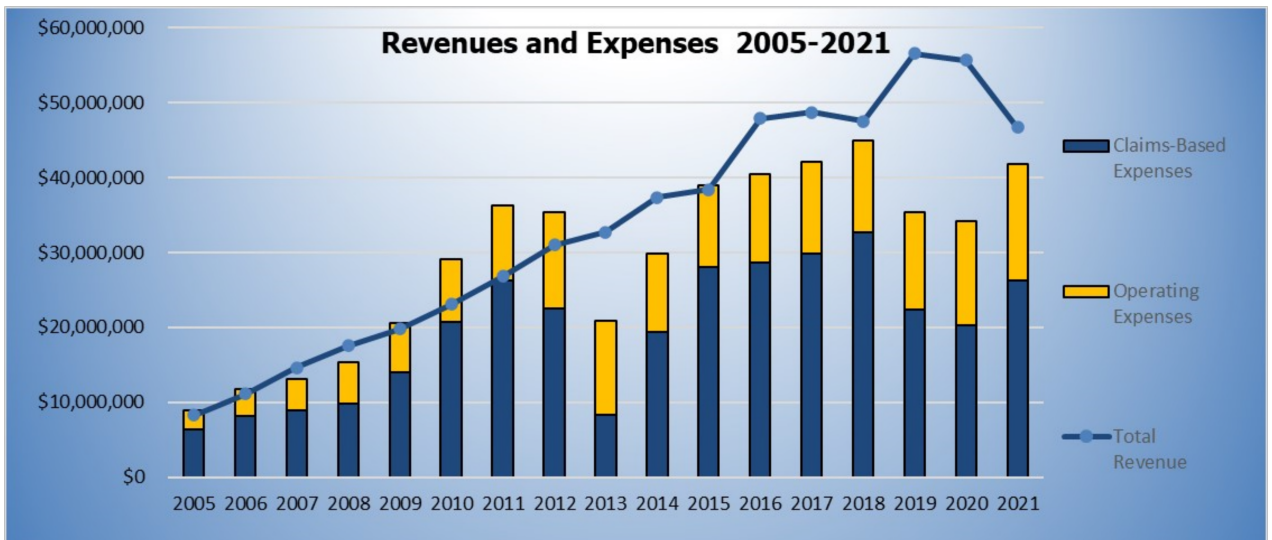
The challenges that arose from the global COVID-19 pandemic in the last quarter of FY2020 continued throughout fiscal year 2021 (July 1, 2020 – June 30, 2021). Importantly, the principles and philosophy of the Comp Alliance not only withstood these challenges but proved to be a positive force in its continued success during FY2021.

Success of a program like the Comp Alliance can be measured in many ways. The overall financial health, member satisfaction, loss experience / loss costs of members and stability / affordability of funding contributions by members are a few primary measures. FY2021 saw improvements in all these measures across the board. The overall financial health continues to strengthen with the addition of \$5 million to surplus in FY2021. Member satisfaction remains high, as evidenced by a retention rate of 99 percent. The attention and resources devoted to improving the loss experience continue to contribute to favorable development of losses, and in many cases, our members reaped tangible rewards for improved safety through our Safe Workplace Award incentive program. All this was accomplished notwithstanding continued rate reductions that maintain stability and affordability for our members.

Financial Highlights – FY2021

- Total assets exceed undiscounted liabilities by \$31.9 million**
- \$2 million returned to members through award programs**
- Surplus (discounted) increased by \$5 million**
- Investment portfolio grew \$12.7 million (17.1 percent)**
- Total surplus (discounted) is \$66.2 million**

As the Comp Alliance continued to grow its membership and strengthen its financial position throughout 2021, governance and management undertook a project to evaluate its growing surplus and how it can best be used to the benefit of members. While work on this front will continue into FY2022, the founding principles of the Comp Alliance – stability, affordability, financial security and employee safety – will all factor into a policy that will be used to benefit our members for years to come. Ultimately, the purpose of this policy is to confirm the benefit of lower rates, award checks and safety incentives will not compromise the fiscal integrity, full-funding and long-term viability of the Comp Alliance.





ANNUAL MEMBERSHIP REPORT 2021

Balance Sheets

	<u>2021</u>	<u>2020</u>
As of June 30, 2021 and 2020		
Assets		
Cash and cash equivalents	\$ 6,777,849	\$ 6,690,013
Restricted cash – member assessments	799,289	785,876
Investments	171,598,012	158,863,291
Accounts receivable – members	26,888,007	26,321,826
Accounts receivable – other	281,307	299,237
Excess insurance recovery receivable	172,279	262,006
Accrued interest receivable	799,921	830,602
Prepaid expenses	-	14,557
Total Assets	\$ 207,316,664	\$ 194,067,408
Liabilities		
Liability – net case reserves for loss and DCCE	\$ 41,667,986	\$ 38,927,116
Liability – IBNR	64,578,093	60,422,798
Accounts payable and accrued expenses	157,882	162,015
Due to NYS Workers' Comp. Board – member assessments	799,289	785,876
Deferred revenue	33,934,178	32,565,526
Due to members (surplus)	66,179,236	61,204,077
Total Liabilities	\$ 207,316,664	\$ 194,067,408
Statement of Revenues and Expenses		
Revenues		
Member assessments	\$ 43,351,597	\$ 45,006,559
Interest income	4,893,733	4,834,040
Net realized and unrealized gain (loss) on investments	(1,494,939)	5,831,495
Other Income		57,813
Total Revenues	\$ 46,750,391	\$ 55,729,907
Expenses		
Incurred Loss And Loss Adjustment Expenses		
Paid losses and loss adjustment expenses	\$ 19,367,701	\$ 20,533,654
Change in case and loss adjustment expense reserves	2,740,870	(928,204)
Change in liability for incurred but not reported	4,155,295	724,049
Total Incurred Losses and Loss Adjustment Expenses	26,263,866	\$ 20,329,499
Operating Expenses		
Broker fees	\$ 2,368,995	\$ 2,222,325
Administrator fees	5,948,800	5,720,000
Fees, assessments and hospital surcharge	47,545	66,895
Liability insurance (Excess Insurance Cost)	2,608,179	2,517,867
Other administrative expenses	\$ 4,537,847	3,307,025
Total Operating Expenses	\$ 15,511,366	\$ 13,834,112
Total Expenses	\$ 41,775,232	\$ 34,163,611
Excess of Revenues Over Expenses	\$ 4,975,159	\$ 21,566,296

Information taken from audited financial statements for years ended June 30, 2021 and 2020. Financial statements audited by Marvin and Company, PC. Copies of full financial statements are available to members upon request and at www.compalliance.org.

2021 Investment Market Recap

David Wilson, Nuveen Asset Management

2021 Bond Market Recap

After slowing in the third quarter, economic growth picked up again in the fourth. Inflation continued to run at an elevated rate, but the pace of price increases remained slower than at the peak of reopening last spring. Labor market conditions improved, with the unemployment rate falling to 4.2%, below even our optimistic expectations. COVID-19 still presented risks, notably with the emergence of the more-contagious Omicron variant in late November although data so far suggests that vaccines and boosters still offer protection, and that the rates of hospitalization and death for this wave of the virus are lower than previous ones.

The Federal Reserve started to taper asset purchases at its November policy meeting, as expected, and accelerated the pace at its December meeting. The process is now set to finish in March. The Fed's dot plot now shows three rate hikes for 2022, matching market expectations. On the fiscal front, progress stalled on negotiations for the ~\$2 trillion reconciliation package, presenting some downside risks to U.S. economic growth in 2022.

Ten-year Treasury yields ended the quarter unchanged at 1.52%, as the growth outlook remained mostly unchanged. Two-year yields rose +45 bps, as markets moved to price in the shift toward Fed tightening. Spread sectors were mixed, with high yield (+106 bps excess return) outperforming amid positive risk sentiment. Investment grade corporates (-29 bps), mortgages (-26 bps) and emerging markets (-62 bps) all lagged.

2022 Bond Market Outlook

In 2022, we expect the U.S. and global economies to continue expanding at an above-trend pace, though growth is likely to slow in most major regions. The U.S. labor market is likely to reach "full employment" this year, which when paired with still-present support from prior fiscal stimulus should drive strong growth in consumer spending. Supply chain challenges will remain in the near term but are likely to unwind as the year progresses, resulting in a decelerated rate of inflation by year-end. That said, we still anticipate prices to be rising by about +3% year-on-year by year-end, above the Fed's long-term target.

We maintain our view that the first Fed rate hike will come this summer. After providing substantial support in 2021, fiscal policy will become a major headwind to headline growth this year, a direct result of lower spending.

As the global economy heals and policy accommodation is steadily pared back, interest rates should gradually rise. This should benefit floating-rate products like loans, as well as shorter-duration markets like high yield credit and some emerging markets.

New York Workers' Compensation Alliance Investment Portfolio Recap and Outlook

The portfolio's book yield steadily declined throughout 2021 as interest rates remained low and credit spread premiums compressed. On a total return basis, the investment strategy returned -1.47% and outperformed against its benchmark, the Bloomberg Barclays U.S. Aggregate Index, by 0.07% in 2021. The duration of the portfolio remains modestly shorter than benchmark, and the performance against the benchmark was influenced by an overweight in the spread sectors of the fixed income markets as well as a positive contribution from security selection. Since its inception, the investment strategy has outperformed the benchmark by 0.29% on an annualized basis.

Going forward, we remain defensively positioned while favoring the credit spread sectors of the fixed income markets. We expect the yield curve to flatten and credit spreads to modestly tighten as economic growth moderates but remains higher than the long-term average growth rate. We continue to maintain a high-quality portfolio and a high level of diversification. The spread sectors' income advantage will likely drive performance, as we don't expect significant improvement in valuations. We expect low-to-mid single digit returns from a diversified portfolio.

Management Report

Aaron Reader, Director of Member Services

Since its inception, the Comp Alliance has been managed by Wright Risk Management. The core functions of management are broken into four components: Membership, Underwriting, Claims and Risk Management. Through 2021, each of these departments met the challenges of the pandemic and the evolving regulatory / social landscape to deliver the high-quality services Comp Alliance members are accustomed to. Membership is at an all-time high, while rates, workplace accidents and claims activity remain low. This consistency as we grow provides greater fiscal security and long-term stability for all of our members.

Membership and Underwriting Update

2021 was another strong year for membership. The Comp Alliance added a number of new members to our program from all across New York State, while maintaining the financial strength and excellent retention of current members that have become a hallmark of the program.

In 2021, despite all the difficulties faced by all New Yorkers and public employers alike, the Alliance added 17 new members. These members come from all across the state and include towns, villages, fire districts and schools. This growth, along with over 99% retention of renewing members, brings our covered public entities over 320.

While the program has grown in member count, we have been able to maintain the contribution size of the group around \$44 million. This is significant, as it demonstrates the members of the program are keeping their employees safe and reducing the cost of claims, which allows the program to charge lower rates to the membership.

We continue to offer flexibility to our members by providing multiple year rate commitments. This helps ease budget concerns year over year by locking pricing in for two or potentially three years. This is in addition to our long-standing commitment not to utilize year-end payroll audits, which would potentially change how much our members pay for their insurance.

Each year, we recognize some of our members who go above and beyond to create safe workplaces for their employees. The G. Jeffrey Haber Leadership Award is our way of publicly recognizing these members of the Alliance. Named after the former Association of Towns of New York Executive Director, the awards were presented to the Village of Garden City and the Town of Owasco in 2021. Both presentations were made to the recipients in front of their peers at the New York Conference of Mayor's Fall Training School and AOT Annual Meeting and Training School respectively.

A key function of a self-insured group like this, is being able to reward the members of the program that continue to contribute to our performance. In the last three years, we have been able to provide Loyalty Awards to all of our members who continue to renew with the program. These checks total over \$2 million given directly back to the public entities, to be used as they see fit.

Just as exciting, another program started recently, has been able to specifically target and reward the best performing members of the group. Our Safe Workplace Awards have resulted in over \$1.8 million being returned to those members that meet high performance standards.



An important piece of our service to our membership is being able to meet with them and collaborate on ways to improve our service and their safety. We have had to adjust how we achieve this in the last two years, as conferences have been canceled and on-site visits are restricted. We have been fortunate to have built strong relationships with our members over the years, and have been able to maintain those relationships, primarily, virtually.

Claims Update

The changes brought on by the onset of the COVID-19 pandemic in 2020 became the status quo for 2021. All stages of claims handling continue to evolve to accommodate technological capabilities and electronic transactions. Virtual hearings were conducted routinely by the Workers' Compensation Board (WCB) in lieu of in-person hearings. Video and phone conferences with members and brokers were held in place of on-site file reviews. As everyone gains more experience and a better understanding of the disease, COVID-related claims can now be handled in a far less mysterious legal environment.

Claims By The Numbers (2021)

- **1,678 New Claims**
- **23,382 Medical Bills Processed**
 - **Medical Bills Totaled \$12,723,422 (as submitted)**
- **Paid Out \$5,522,234 (after fee scheduling and reductions)**
 - **Over \$7 Million In Savings**

Wright Risk Management, as the administrator for the Comp Alliance, was able to upgrade and implement our enhanced Claims Reporting Portal for our members this year. This provides an improved member-experience by streamlining initial claim reporting and allowing members to monitor and be actively involved throughout the claims process.

Included in the new challenges for 2021, involved our adoption of the complex technical projects associated with the WCB's Re-Engineering Plan. The goal of the Business Process Re-Engineering (BPR) is the eventual adoption of an electronic format for virtually all claims handling by using portals. We feel this will improve the claim process for all stakeholders. Gatekeepers on these portals will intercept the incomplete, misdirected, and/or unnecessary requests for medical treatment that we often receive and return them to the service providers for clarification and/or completion.

All new prescriptions are now handled through a WCB sponsored RX portal that uses adopted formularies and a multi-level process for handling disputes. Beginning next July, all refill prescriptions will also need to adhere to the portal process.

The CMS 1500 program was also put into effect on an optional basis effective 10/01/21, and some medical service providers have opted into the program. Using a clearinghouse owned by the WCB to funnel the bills out to the carriers, this program adopts a standardized electronic format for the processing of medical bills. All medical providers will be required to participate in this program beginning 07/01/2022. To date, our adjusters have received and processed nearly 1,000 medical bills through this new system.

The WCB also directed that all claimants who are receiving compensation benefits to be provided the option of direct deposit by July 1, 2021. This program was expeditiously rolled out and timely offered to Comp Alliance members with the assistance of our vendor, VPay, and the Association of Towns. To date, dozens of Comp Alliance claimants have opted for this payment method. Though some injured employees will always feel more comfortable receiving a paper check through the mail, we anticipate that more and more claimants will choose direct deposit as we move forward.

The professionalism and dedication of our claims adjusters enabled them to adapt to the evolving regulatory environment while maintaining the exceptional claim service that our members and claimants have come to know. We look with anticipation to forming working relationships with our new members, enhancing our services and continuing to offer flexible meeting options.

Risk Management Update

The focus of the Comp Alliance Risk Management remains ensuring the health and safety of our members’ employees, public officials and volunteers. We accomplish this by educating our members on hazard identification, reduction and removal.

A smarter workforce leads to a safer workforce. Our training programs raise employees’ awareness and create safer, smarter workplaces. By utilizing more logical safety practices and improving situational awareness, the objective is to educate attendees about potential workplace injury hazards and discuss protective measures for controlling those hazards.

An effective safety program incorporates employee knowledge and safety awareness to create a positive safety culture and improved workplace conditions. The development of a positive safety culture has been shown to strongly reduce workplace injuries. Part of a positive safety culture is the ability to identify and acknowledge the need to improve our mental condition, which for many has been worn down by two years of the pandemic. The resources produced by the Comp Alliance loss control staff help maintain a positive safety culture and mental health will continue to be an integral part of our risk management plan moving forward.

In 2021, the Comp Alliance introduced enhanced safety practices and controls for police, fire and school districts. Police department and fire departments present

a unique risk for our members due to the high hazard nature required of their routine operations. Our loss control department produced safety webinars to address specific areas of loss presented by police and fire operations, and school district employee safety concerns. The webinars have been recorded and remain available on the Comp Alliance website as an on-demand resource. Safety Bulletins and Safety Culture talks on improving workplace safety for these specific risks can be found online through the Comp Alliance Academy.

Perhaps the greatest safety resource for members during 2021 was the ability to receive safety training and information in the format that fit its needs. Discussions with members by telephone or Zoom allowed us to review workplace practices and recommend safety improvements. These remote discussions have proven successful and will continue to be a part of our risk management services. Regional safety training programs were placed on-hold and were supplanted with virtual trainings capable of reaching a state-wide audience. These trainings covered compliance with New York State mandated training requirements for municipal staff, as well as those issues that tend to drive losses. Our on-site loss control inspections help members identify particular workplace hazards and employment risks along with associated measures to reduce them.



(L to R) Mike Kenneally, Comp Alliance Executive Director; Bob Blaisdell, Comp Alliance Director of Loss Control giving a presentation.

We have accomplished many impactful services during the past year and we look forward to an enhancement of these services into 2022. Our loss-control professionals are located throughout the state, so there is always someone close by to assist our members, address workplace safety, as well as assist members with building a solid safety culture.

Risk Management By The Numbers (2021)

- 202 Regional Training Programs Completed (video conferencing)
- Over 2,500 Employees Participated (from 110 of our members)
 - 189 Loss Control On-Site Inspections
 - 162 Loss Control Telephonic Inspections
 - 63 Safety Consultations
 - 53 Safety Meetings Attended By Loss Control Staff

Comp Alliance Welcomes Three New Board Members

Among the highlights for the Comp Alliance in 2021 was the addition of three members to its Board of Trustees – Janet Plarr, Jason DiPonzio and Kristie Hansen-Hightower.

Janet Plarr serves as the Village Administrator of the Village of Blasdell, a position she’s held for the past 25 years. Janet is the Western Region Council Chair for NYGFOA and is a past President and past Treasurer of the Municipal Administrative Officers Association of Erie County. Janet also brings a wealth of experience with school governance, as she currently in her 23rd year of service as a Board of Education Member for Erie 1 BOCES, and previously served 25 years as a Board of Education Member for the Frontier Central School District and as an Executive Committee member of the New York State School Boards Association.

Jason Diponzio is a Town Councilmember for the Town of Brighton, a position he has held for 10 years. A practicing attorney experienced in land use and real property tax matters, Jason is an active member of the community, having served on the town’s Zoning Board of Appeals and as president and director of his neighborhood association.

Kristie Hansen-Hightower serves the Town of Southold as its Comptroller. She is a CPA who remains active within her profession, serving on the Board of Governors and as Regional Council Chair of the New York State Government Finance Officers Association (GFOA). Kristie previously served as the Deputy Comptroller for the Town of North Hempstead and the City Comptroller for the City of Long Beach.

Janet, Jason and Kristie fill vacancies left by three retiring members of the Board of Trustees: Lori Cashel, Murray Jaros and Russell Kratoville. The Comp Alliance is grateful for the service of these long-standing trustees and wish them all the best in their future endeavors.

Our Partners

Throughout 2021, the Comp Alliance made a concerted effort to enhance its performance by leveraging its primary strength: Its relationships with its partners.

The involvement of the Association of Towns of the State of New York (AOT) and the New York State Conference of Mayors (NYCOM) as sponsors and in governance of the Comp Alliance ensures that the Comp Alliance will always be in the best position to address the needs of its members. Through their participation in governance, both associations are actively involved in crafting the policies and decisions that drive our success. The application of the knowledge and experience that AOT and NYCOM have acquired is reflected in all aspects of the Comp Alliance's operations, and our members are well-served by the dedication that these two associations put into our program.

Since its inception, day-to-day operations of the Comp Alliance have been managed by Wright Risk Management, a company with a proven track record of meeting municipal and school insurance needs. Through a dedicated unit of marketing, loss control, underwriting and claims professionals, the Comp Alliance strives to offer superior service to its members.

While the Association of Towns, NYCOM and Wright Risk Management are the most visible of our partners, they are not only ones. Our excess carrier (Midwest Employers Casualty Company), actuary (Sound Actuarial Consulting), auditors (Marvin & Co., P.C.), excess broker (Guy Carpenter) and asset manager (Nuveen Asset Management) all work diligently behind the scenes to make sure members of the Comp Alliance receive the best services and results possible.

Lastly, our long-standing relationships with the agents and brokers we partner with on a daily basis is a significant factor to our success. They ensure that the services discussed in this report are made available to all members, and that their needs are satisfied promptly.



In Memoriam



John J. "Jack" Gilfeather, 89, a longtime trustee of the Comp Alliance, dedicated public servant, devoted husband, father, grandfather and great-father, and great friend, passed away in July 2021.

Born on July 25, 1931, in Albany, NY, he earned his bachelor's degree at Harpur College – which is now SUNY Binghamton. He served in the US Marines Reserves during college, enlisted in the US Army, and served in the Korean War from 1954-1956. He married Ann Harrison in 1957, shortly after he began his career with IBM as Senior Systems Analyst based in Kingston and Poughkeepsie, NY.

Jack served in many elected positions in Red Hook. For 10 years, he was a Trustee for the Village of Red Hook; was on the school board for 6 years, including President of the Board and then he served as the Supervisor for the Town of Red Hook for 16 years. During his distinguished tenure as Red Hook Town Supervisor, Jack also served on the Executive Committee of the Association of Towns of the State of New York, including as its President. He was also a founding and longtime board member of two statewide insurance pools for local government, the New York Municipal Insurance Reciprocal and the Comp



Jack Gilfeather (far right) with NYMIR Executive Director Kevin Crawford (2nd from right) and Comp Alliance Executive Director Michael Kenneally (far left).

Membership Listing

Binghamton Johnson City Joint Sewage Board	Town of Ashland (Greene County)	Town of Eden
Cayuga County	Town of Aurelius	Town of Ellenburg
Cayuga County Soil & Water Conservation	Town of Aurora	Town of Enfield
Cayuga County VFD	Town of Babylon	Town of Erin
Cayuga County Water & Sewer Authority	Town of Baldwin	Town of Erwin
Center Moriches UFSD	Town of Bath	Town of Erwin Urban Renewal Agency
City of Auburn	Town of Bedford	Town of Esperance
City of Binghamton	Town of Beekman	Town of Fabius
City of Corning	Town of Beekmantown	Town of Fairfield
City of Little Falls	Town of Berlin	Town of Fenton
City of Long Beach	Town of Birdsall	Town of Fleming
City of Newburgh	Town of Black Brook	Town of Frankfort
City of Plattsburgh	Town of Blenheim	Town of Freedom
City of Rensselaer	Town of Boston	Town of Fulton
Colesville-Harpursville CSD	Town of Brant	Town of Genoa
Cortland County Soil and Water Conservation	Town of Brighton	Town of German Flatts
East Canada Creek Fire District	Town of Broome	Town of Gilboa
East Herkimer Fire District	Town of Brunswick	Town of Goshen
East Schodack Fire District #1	Town of Brutus	Town of Greenburgh
J.H. Ketchum Hose Company	Town of Caroline	Town of Guilderland
Lackawanna City School District	Town of Catlin	Town of Halcott
Lake Pleasant CSD	Town of Cato	Town of Hamptonburgh
Maine Endwell CSD	Town of Cayuta	Town of Herkimer
Mooers VFD	Town of Chazy	Town of Highlands
Newport Joint Fire District	Town of Chester	Town of Hoosick
Norwich City School District	Town of Clinton	Town of Horseheads
Otselic Valley CSD	Town of Cobleskill	Town of Humphrey
Owego Apalachin CSD	Town of Cohocton	Town of Hyde Park
Piseco Common School District	Town of Colden	Town of Ira
Raymertown Fire District	Town of Columbia	Town of Kirkland
Roslyn Water District	Town of Concord	Town of LaFayette
Rye Town Park Commission	Town of Conesville	Town of LaGrange
Sanitation District No. 7	Town of Conewango	Town of Ledyard
Southern Cayuga CSD	Town of Conquest	Town of Lexington
Spencer Van Etten CSD	Town of Corning	Town of Litchfield
Town of Allegany	Town of Cornwall	Town of Little Falls
Town of Altona	Town of Dannemora	Town of Locke
Town of Ashland (Chemung County)	Town of Danube	Town of Manheim
	Town of Dickinson	Town of Marcellus
	Town of Dover	Town of Mentz
	Town of Dryden	Town of Monroe
	Town of East Fishkill	Town of Montezuma
	Town of Eaton	

Membership Listing

Town of Mooers	Town of Sennett	Village of Dannemora
Town of Moravia	Town of Skaneateles	Village of Delanson
Town of Morehouse	Town of Smithtown	Village of Depew
Town of Mount Hope	Town of Somerset	Village of Dobbs Ferry
Town of Nelson	Town of South Valley	Village of Dolgeville
Town of New Windsor	Town of Southampton	Village of East Syracuse
Town of Newstead	Town of Southeast	Village of East Williston
Town of Niles	Town of Southold	Village of Ellisburg
Town of Niskayuna	Town of Southport	Village of Endicott
Town of North Castle	Town of Spafford	Village of Fair Haven
Town of North East	Town of Springport	Village of Farnham
Town of Norway	Town of Stark	Village of Fishkill
Town of Ohio	Town of Sterling	Village of Floral Park
Town of Orange	Town of Stony Point	Village of Florida
Town of Ossining	Town of Summit	Village of Frankfort
Town of Otisco	Town of Throop	Village of Freeville
Town of Owasco	Town of Tully	Village of Garden City
Town of Owego Fire District	Town of Tyrone	Village of Goshen
Town of Palm Tree	Town of Ulysses	Village of Great Neck Plaza
Town of Patterson	Town of Union Vale	Village of Haverstraw
Town of Penfield	Town of Venice	Village of Herkimer
Town of Peru	Town of Veteran	Village of Highland Falls
Town of Piercefield	Town of Victory	Village of Hillburn
Town of Pine Plains	Town of Wales	Village of Hillburn VFD
Town of Pleasant Valley	Town of Wallkill	Village of Holland Patent
Town of Pompey	Town of Warwick	Village of Homer
Town of Pound Ridge	Town of Wayne	Village of Ilion
Town of Princetown	Town of Webb	Village of Irvington
Town of Rathbone	Town of Westmoreland	Village of Johnson City
Town of Red Hook	Town of Wheatland	Village of Jordan
Town of Rensselaerville	Town of Windham	Village of Kenmore
Town of Rhinebeck	Town of Winfield	Village of Kiryas Joel
Town of Rotterdam	Village of Akron	Village of Lancaster
Town of Rush	Village of Altamont	Village of Lansing
Town of Russia	Village of Amityville	Village of Lindenhurst
Town of Rye	Village of Aurora	Village of Liverpool
Town of Salamanca	Village of Blasdell	Village of Malverne
Town of Salina	Village of Camillus	Village of Manlius
Town of Salisbury	Village of Cato	Village of Mannsville
Town of Saranac	Village of Cayuga	Village of Marcellus
Town of Schuyler	Village of Chestnut Ridge	Village of Maybrook
Town of Scipio	Village of Cobleskill	Village of Menands
Town of Sempronius	Village of Cold Spring	Village of Meridian

Membership Listing

Village of Middleville	Village of Plandome	Village of Tivoli
Village of Millerton	Village of Poland	Village of Tully
Village of Millport	Village of Pomona	Village of Union Springs
Village of Mineola	Village of Port Byron	Village of Upper Nyack
Village of Minoa	Village of Port Jefferson	Village of Warwick
Village of Monroe	Village of Ravena	Village of Washingtonville
Village of Montgomery	Village of Rhinebeck	Village of Watkins Glen
Village of Moravia	Village of Richmondville	Village of Webster
Village/Town of Mount Kisco	Village of Riverside	Village of Weedsport
Village of Nelliston	Village of Rouses Point	Village of Wesley Hills
Village of New Hyde Park	Village of Sag Harbor	Village of West Haverstraw
Village of Newport	Village of Saltaire	Village of West Haverstraw VFD
Village of North Collins	Village of Sleepy Hollow	Village of Westbury
Village of North Haven	Village of Sloatsburg	Village of Westhampton Beach
Village of Northport	Village of Solvay	Village of West Winfield
Village of Nyack	Village of South Corning	Village of Williamsville
Village of Ocean Beach	Village of Southampton	Walton CSD
Village of Old Westbury	Village of Spring Valley	Waverly CSD
Village of Patchogue	Village of Speculator	Wayne County Water & Sewer
Village of Phoenix	Village of Tannersville	Weedsport CSD
Village of Piermont	Village of Tarrytown	West Hempstead UFSD
		Windsor CSD

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