



2018

M E M B E R S H I P

SOUTH DAKOTA PUBLIC ASSURANCE ALLIANCE

A N N U A L R E P O R T

# Our Purpose

Protecting local government assets since 1987, the South Dakota Public Assurance Alliance is a Member-owned local government risk-sharing pool providing liability and property coverage and risk management services to South Dakota municipalities, counties, townships, conservation districts, and special districts.

Our mission is to provide exceptional coverage and service to our Members, ensuring stable rates and risk reduction for South Dakota's future.

## Board of Directors



Tracy Turbak  
Chairman  
City of Sioux Falls



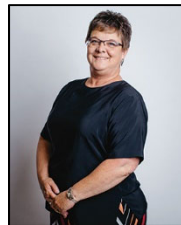
Mike Wiese  
Vice Chairman  
Brown County



Jim Borszich  
Secretary/Treasurer  
City of Huron



Becky Brunsing  
City of Wagner



Kathy Glines  
Harding County



Michael Hall  
City of Sioux Falls



Steve Harding  
City of Pierre



Lisa Katzenstein  
City of Sturgis



Mic Kreutzfeldt  
McCook County



Yvonne Taylor  
SDML



Bob Wilcox  
SDACC

# Letter from the Chairman of the Board

Dear SDPAA Members:

On behalf of the Board of Directors and the SDPAA team, it is my pleasure to present this report to our Membership. If any Member has questions or concerns about the SDPAA, or would like to dig deeper into the financial condition or activity of the pool, please feel free to contact any member of the Board or call our Executive Director at the pool office. The pool's 2018 audited financial statements are available on our website.

Last year was another successful year for the SDPAA. As the enclosed report indicates, the pool further strengthened its financial position by adding more than \$4.0 million to our net position – due in large part to the favorable development on claims reported in prior years. The pool ended 2018 with a positive net position of just over \$29 million. The Board continued in 2018 with its historical practice of sharing the pool's financial success with the membership by granting over \$850,000 in contribution credits back to members.

By having a strong net position, the pool is better able to withstand the negative trends in claim losses and deal with the escalating reinsurance premiums we have seen in recent years – particularly within the line of coverage protecting our Member's buildings and other property. The pool's strong financial condition allows our Members to enjoy stable rates and excellent coverages that provide the very best value available to South Dakota's local governments in the market today.

The pool's history of financial success could not be achieved without the efforts of our Members to minimize claims. However, the true driving force behind the pool's success is the team of professional staff and service providers who dedicate their efforts each day to serving our Members. The Board is incredibly grateful to the entire SDPAA team for their hard work and dedication to our Members.

The Board of Directors truly appreciates your membership and continued participation in the South Dakota Public Assurance Alliance. Your questions and concerns are always welcomed.

Sincerely,



Tracy D. Turbak  
Chairman of the Board

# Letter from the Executive Director

Dear SDPAA Members,

The benefits of public pooling and its combined purchasing power for public entities have never been more evident as recent tragic events, including national disasters and a substantial increase in the frequency and severity of convective storms (hail and wind) in the Midwest, have caused loss of life and significant property losses across the country. As a result, property reinsurance premiums have been increasing as much as 30 percent or more per year the last few years. During these trying times the SDPAA Board of Directors was able to maintain stable property coverage rates in 2018 for its fellow Members due to prudent contracting with reinsurers and sound fiscal management. The trend of rising premium prices in the property reinsurance market will likely continue for the foreseeable future. SDPAA Members will continue to be cushioned from these rising price fluctuations by jointly securing their liability and property coverage at more reasonable group rates than they could secure individually.

Our mission is to provide our Members with the unique benefits that only a public pool can provide. Unlike conventional insurance, which only shares the financial risks for property and liability claims among insureds, public pools also provide unique and seasoned approaches to manage and reduce risk for our Members. Among the unique benefits of participation in the SDPAA, our Members receive loss control surveys every three years and are eligible for participation in the Employment Practices Hotline, which provides expert legal advice for dealing with potential employment claims in a proactive manner. In October 2018, the SDPAA Board of Directors approved the launch of a Government Practices Hotline for 2019 which expands the scope of expert legal advice for most areas of government services.

Public pools uniquely combine the resources of their individual public entity members to address the collective needs of their members. Public pools are member owned, member governed, and member driven. As owners, SDPAA Members have the opportunity to actively participate and impact not only their own destiny, but that of the SDPAA as a whole. The SDPAA is led by an eleven-member Board of Directors who are elected from among SDPAA Members who can empathize with their fellow Members on the issues facing local governments in South Dakota. Our six-member staff is comprised entirely of public employees with considerable claims and local government experience, who also uniquely understand the needs of our Members.

The SDPAA is committed to continuing our history of providing SDPAA Members with exceptional coverage, services and return on investment.

Sincerely Yours,

*David A. Pfeifle*

David A. Pfeifle

Executive Director

# Member Services

## Member-Owned, Protecting Local Government Assets since 1987

In 2018, the SDPAA and its Members literally weathered the storm, actually plural – storms. We saw several severe storms surge across the State during the summer, and a winter that left chills coursing through our veins.

Throughout 2018, the SDPAA grew to 428 Members which consist of cities, counties, conservation districts, townships and special districts. We were pleased and privileged to serve six new Members from the previous year. The growth continued in a highly competitive environment. The SDPAA has been able to maintain stable rates through its financial strength and solid financial planning. While most commercial carriers were assigning rate increases of over 10-20% on accounts with favorable loss history, the Pool was able to maintain an overall 2.5% increase, supporting the efforts of the Pool administration to maintain stable rates.

The SDPAA website continued to be a valuable resource for Members to obtain sample documents and policies, links to training information and the most current news articles prepared by SDPAA staff. The website was and will continue to be updated often to include the most up to date information available for our Membership. SDPAA staff continued development and implementation of an updated pool information management system which will afford our Members access to their coverage information and the opportunity to manage their asset schedules more efficiently through a Member Portal.

We have enjoyed the hundreds of one-on-one Member visits throughout South Dakota. By reviewing coverages, we have identified the importance of making sure that each Member is appropriately covered for the risks that face the public entities of our State.

We also appreciate the opportunities available at various Member conferences, conventions, schools and meetings to support education of Members' elected and appointed officials and staff.

The SDPAA continued to provide one of the broadest coverage programs available to governmental entities in South Dakota. The SDPAA's mission is to provide exceptional coverage and service to our Members ensuring stable rates and risk reduction for South Dakota's future.

We thank the Member-Owners for their long-term dedication and strong support. We will continue to enhance the Member Services Program and look forward to a productive and exciting 2019!

# Claims Services

## Helping Members Mitigate Damages and Risk

Dealing with claims is a fact of life. Providing our Members with professional, timely, and efficient claims services is one of our top priorities. A key component of the SDPAA's continued success is the close working relationship between Members and the claims administrator, Claims Associates, Inc.

Claims Associates handles liability and property claims for the SDPAA and its Members. Regardless of the type of claim, Claims Associates follows a claims handling policy that requires prompt contact and timely follow-up communications with all parties involved. The goal is to conduct a thorough investigation as close in time as possible to the date of loss or date notice is given while recollections are fresh and other evidence can be examined or collected. Thorough investigations allow for more detailed analysis of claims.

Liability Claims. We carefully analyze liability claims to determine the exposure to the Member and the Pool. Claims found to have merit are resolved in the most efficient and cost-effective manner, and hopefully without resorting to litigation. Claims Associates uses direct negotiation and formal mediation to resolve claims. The Pool maintains an aggressive defense posture against meritless or nuisance claims. When a claimant files suit, Claims Associates assigns defense counsel based on the type of suit, location, and Member input. We are fortunate to work with a select group of attorneys experienced in the unique situations that confront public entities. We work as a team with defense counsel to expeditiously bring litigation to a successful conclusion or put us on the best footing possible should the case go to trial. The Member is a key part of that team and is consulted and updated throughout the process.

Property Claims. The primary goal in any property claim is to help the affected Member get back to business as usual as quickly as possible. From catastrophic storm damage to buildings to minor fender benders, we help mitigate the loss and get clean up or temporary arrangements in place. We utilize the latest technology and our vast experience with vehicles, heavy equipment, and buildings of all shape and purpose to assess property losses and assure prompt, fair resolution.

Regardless how any claim is resolved, we always look for ways to leverage any lessons learned for the benefit of all Members. Claims Associates works closely with the SDPAA Executive Director, SDPAA Board, Underwriters, Member Services, and Loss Control personnel to educate Members about changes in law or provide practical advice to help eliminate or minimize future claims.

# Loss Control Services

## Helping Members Prevent and Manage Risks

The liability exposures facing local government in South Dakota are numerous. By utilizing risk management and loss control methods, liability can often be reduced, and in some cases it can be eliminated. The South Dakota Public Assurance Alliance (SDPAA) contracts with Safety Benefits, Inc. (SBI) to assist its Members in reducing and managing these exposures.

This past year, SBI conducted 176 on-site loss control surveys for SDPAA Members. During these surveys, recommendations were developed to assist Members with their loss control efforts. In 2018, the SDPAA continued the process of having SBI conduct property valuation surveys of all buildings that the SDPAA covers. This service helps Members ensure they have all their properties scheduled and have enough coverage on each for replacement. This past year, SBI conducted 83 property valuation surveys and reviewed 1,870 properties.

SBI continues to develop training programs to assist Members in reducing exposures. In 2018, a total of 3,520 local government employees attended 132 free on-site training classes offered by the SDPAA. The SDPAA continues to offer a free DVD library to assist Members with their training needs. This past year, 40 Members checked out 175 safety DVDs.

Also, in 2018, Members of the SDPAA continued to have access to free online training. Through an agreement with FirstNet Learning, Members can participate in 72 different training courses. A total of 62 Members had employees utilize this service and they successfully completed 3,739 on-line training courses.

The SDPAA sponsors an Employment Practices Hotline that provides Members with free access to attorneys that specialize in employment law. In 2018, a total of 53 Members made 134 calls to the hotline.

The SDPAA continued to retain the legal experts from the Legal Liability Risk Management Institute (LLRMI) to develop and keep updated model policies and procedures designed specifically for South Dakota law enforcement and jails. Additionally, Member law enforcement agencies and their personnel have access to free online training courses that deal with multiple liability topics for both law enforcement and jails. In 2018, 19 agencies completed 1,467 training courses.

SBI assists the SDPAA in keeping Members aware of the latest in risk management, loss control, and safety trends and techniques through articles in the South Dakota Municipal League and the County Comment magazines.

This year's annual Loss Control Training Conference had 195 attendees. Additionally, safety awards were presented to 68 Members recognizing them for their loss control efforts. The SDPAA presented 19 Bronze, 49 Gold and 33 Platinum Level awards at the Safety Award luncheons held in conjunction with the Annual SDML and SDACC Conferences. The Platinum Level award is presented to Members who have received the Gold Level award and have combined loss ratios of less than 60 percent for all lines of coverage.

# Staff and Service Providers

## **SDPAA Staff**

David Pfeifle, Executive Director  
Lynn Bren, Director of Member Services  
Kristina Peterson, Director of Underwriting  
Paytra Nichols, Underwriter  
Jerry Krambeck, Member Services Representative  
Deb Corkill, Executive Assistant

South Dakota Public Assurance Alliance  
Main Office: 208 Island Drive, Ft. Pierre, SD 57532  
Satellite Office: 5024 Bur Oak Place, Suite 103  
Sioux Falls, SD 57108  
Office: 800.658.3633 or 605.224.8654 (Option 2)  
Web: [www.sdpaaonline.org](http://www.sdpaaonline.org)

## **Service Providers**

### **Claims Administration**

Claims Associates, Inc.  
Jeff Jares, President  
PO Box 1898  
Sioux Falls, SD 57101  
888.613.7064

### **Financial Audit**

Eide Bailly  
Ryan Donahue, CPA  
4310 17<sup>th</sup> Ave. S.  
Fargo, ND 58103  
701.476.8826

## **Actuarial Services**

AON Risk Solutions  
Mujtaba Dato, Actuarial Practice Leader  
100 Bayview Circle, Suite 100  
Newport Beach, CA 92660  
949.608.6332

## **Investment & Custodial Services**

The First National Bank in Sioux Falls, Trust Department  
Kyle Cipperley and Tom Benz  
PO Box 5186  
Sioux Falls, SD 57117-5186  
800.553.7073

## **Loss Control Services/Property Valuations**

Safety Benefits, Inc.  
Doug Kirkus, President  
4901 Isabel Place, Suite 120  
Sioux Falls, SD 57108  
888.313.0839

## **Reinsurance Broker**

Alliant Insurance Services, Inc.  
Doug Wozniak, Sr. Vice President  
1301 Dove Street, Suite 200  
Newport Beach, CA 92660  
949.756.0271

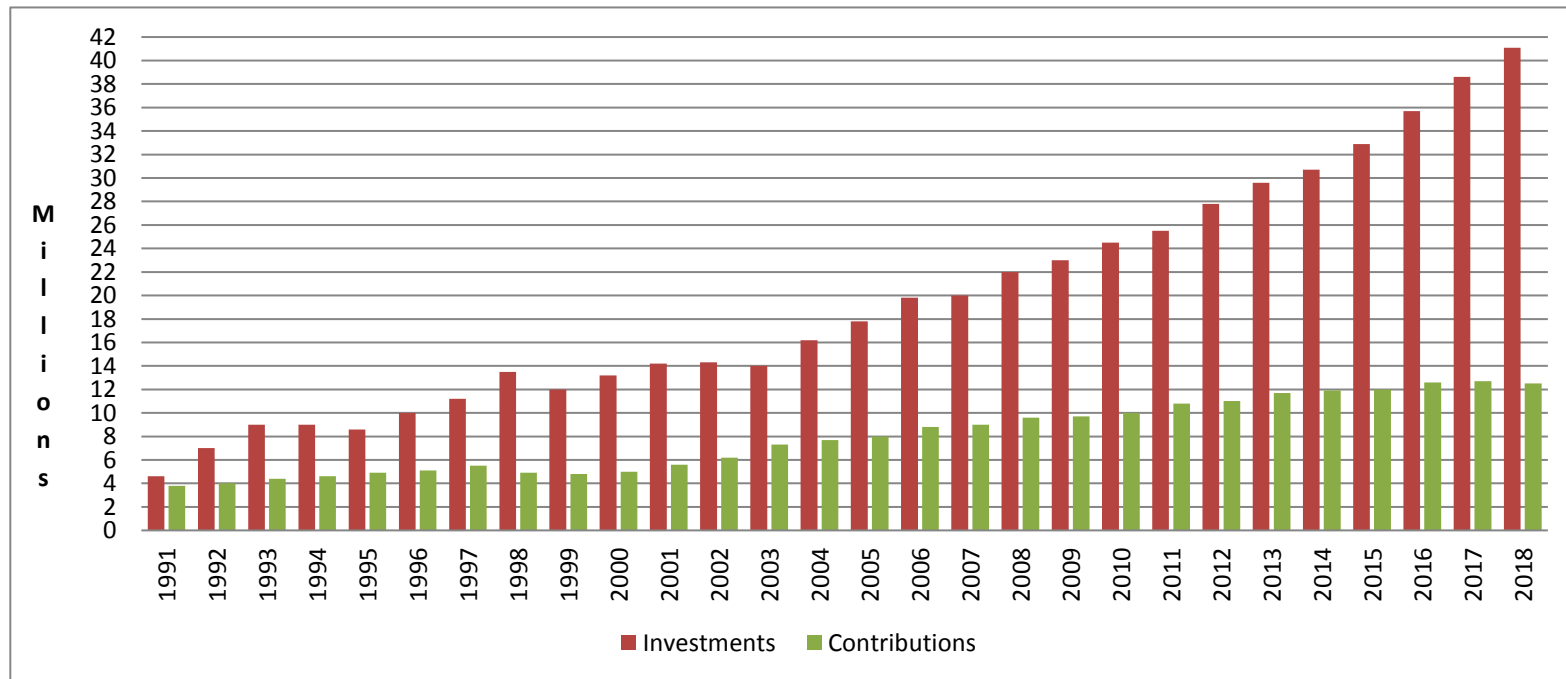
## **General Counsel**

May, Adam, Gerdes and Thompson, LLC  
Rob A. Anderson  
PO Box 160  
Pierre, SD 57501  
605.224.8803



# Membership Growth & Contributions

Since it began in 1987, the South Dakota Public Assurance Alliance has had steady growth in Membership and contributions. With 426 Members and over \$41 million in investments, SDPAA is one of the largest public entity-owned risk sharing pools of its kind in South Dakota.

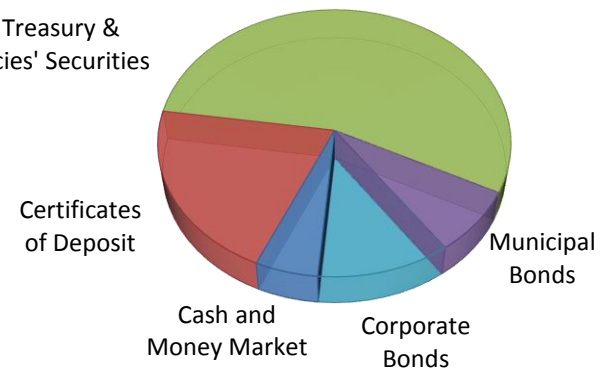


## SDPAA Investments

### Investment Portfolio 12/31/2018

Cash and Money Market Fund	2,275,622	5.2%
Certificates of Deposit	8,983,593	20.7%
US Treasury & Agencies' Securities	23,877,628	55.1%
Municipal Bonds	3,368,289	7.8%
Corporate Bonds	4,854,788	11.2%
<b>Total</b>	<b>43,359,920</b>	<b>100%</b>

### US Treasury & Agencies' Securities



# Statement of Net Position

For the Year Ended December 31, 2018

## ASSETS:

Cash and Cash Equivalents	\$ 2,275,622
Receivables	\$ 486,908
Investments	\$ 41,084,298
Other Assets	\$ 1,086,258
<b>Total Assets</b>	<b>\$ 44,933,086</b>

## LIABILITIES AND MEMBERS' EQUITY

### LIABILITIES:

Accounts Payable and Accrued Expenses	\$ 29,294
Unearned Contributions	\$ 3,398,899
Losses and Loss Adjustment Expense Reserve	\$ 12,430,453
<b>Total Liabilities</b>	<b>\$ 15,858,646</b>

### NET POSITION

<b>Total Liabilities and Members' Equity</b>	<b>\$ 29,074,440</b>
	<b>\$ 44,933,086</b>

# Statement of Revenues, Expenses and Change in Net Position

For the Year Ended December 31, 2018

## **UNDERWRITING:**

Contributions	\$ 11,657,063
Reinsurance Ceded	<u>(2,072,571)</u>
<b>Total Operating Revenue</b>	<u>\$ 9,584,492</u>

## **LOSSES:**

Losses and Loss Adjustment Expenses Incurred	<u>\$ 4,525,951</u>
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## **GENERAL AND ADMINISTRATIVE EXPENSES:**

Administrative Expenses	<u>\$ 1,470,232</u>
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## **Operating Gain/(Loss)**

\$ 3,588,309

## **NON-OPERATING INCOME AND (EXPENSE):**

Net Investment Income	\$ 411,687
Earned member equity, NLC Mutual Ins. Co.	34,646
Capitalization Contributions	<u>39,352</u>
<b>Total Non-Operating Income</b>	<u>\$ 485,685</u>

## **CHANGE IN NET POSITION**

\$ 4,073,994

# SDPAA Membership

## Cities

Aberdeen	Clear Lake	Hill City	New Witten
Alexandria	Colman	Hosmer	Nisland
Alpena	Columbia	Hot Springs	North Sioux City
Andover	Conde	Howard	Oacoma
Astoria	Corona	Hudson	Oelrichs
Aurora	Crooks	Hurley	Ortley
Avon	Custer	Huron	Parker
Badger	Dallas	Interior	Peever
Baltic	Davis	Iroquois	Pickstown
Batesland	Deadwood	Isabel	Piedmont
Belle Fourche	Dell Rapids	Java	Pierpont
Belvidere	Delmont	Kennebec	Pierre
Blunt	Doland	Keystone	Prairie Village
Bonesteel	Draper	Lake Andes	Quinn
Box Elder	Dupree	Lake City	Ree Heights
Brandon	Eagle Butte	Lake Preston	Roscoe
Brandt	Edgemont	Langford	Roslyn
Brant Lake	Egan	Lead	St. Francis
Bridgewater	Eureka	Lebanon	St. Lawrence
Bristol	Fairburn	Lennox	Sherman
Britton	Fairfax	Long Lake	Sioux Falls
Brookings	Fairview	Madison	Sisseton
Buffalo	Faulton	Marion	Spearfish
Buffalo Gap	Flandreau	Martin	Springfield
Burke	Florence	McIntosh	Stockholm
Camp Crook	Freeman	McLaughlin	Stratford
Canova	Ft. Pierre	Midland	Sturgis
Canton	Garretson	Milbank	Summerset
Carthage	Gary	Miller	Summit
Castlewood	Gettysburg	Mission	Tea
Cavour	Gregory	Mission Hill	Timber Lake
Centerville	Grenville	Mitchell	Tolstoy
Central City	Groton	Monroe	Toronto
Chancellor	Harrisburg	Montrose	Trent
Chelsea	Harrold	Morristown	Tripp
Claire City	Hartford	Mount Vernon	Turton
Claremont	Hayti	Murdo	Valley Springs
Clark	Hecla	New Effington	Veblen
	Hermosa	New Underwood	Vermillion
	Herrick	Newell	Viborg

Vilas
Virgil
Volga
Wagner
Wall
Warner
Wasta
Watertown
Waubay
Webster
Wessington
Westport
White
White River
Whitewood
Willow Lake
Wilmot
Wood
Woonsocket
Worthing
Yale
Yankton
<b>Counties</b>
Aurora County
Beadle County
Bennett County
Bon Homme County
Brookings County
Brown County
Buffalo County
Butte County
Charles Mix County
Clark County
Clay County
Codington County
Corson County
Custer County
Davison County
Day County

Deuel County
Douglas County
Edmunds County
Fall River County
Faulk County
Grant County
Gregory County
Hamlin County
Hand County
Hanson County
Harding County
Hughes County
Hutchinson County
Hyde County
Jackson County
Jerauld County
Jones County
Kingsbury County
Lake County
Lawrence County
Lyman County
Marshall County
McCook County
McPherson County
Meade County
Mellette County
Minnehaha County
Moody County
Oglala Lakota County
Pennington County
Sanborn County
Stanley County
Sully County
Todd County
Tripp County
Walworth County

# SDPAA Membership

## Townships

Aberdeen Civil  
 Alban  
 Allen  
 Andover  
 Athol  
 Baker  
 Brainard  
 Broadland  
 Butler  
 Cambria  
 Carthage  
 Castlewood  
 Choteau Creek  
 Columbia  
 Custer  
 Darlington  
 Dayton  
 Dixon  
 Dumarce  
 Dunkel  
 Eden  
 Edens  
 Elmira  
 Elrod  
 Esmond  
 Foxton  
 Fuller  
 Garden Prairie  
 Garland  
 Gem  
 Harmon East & West  
 Hartland  
 Henry  
 Hickman  
 Highland (Canton)  
 Highland (Wagner)  
 Highland (Webster)  
 Hillside  
 Hoffman  
 Jones  
 Kidder

Lansing  
 Lawrence  
 Lee  
 LeSueur  
 Lien  
 Lincoln  
 Lowe  
 Lyons  
 Mathews  
 Mellette  
 Minnesota  
 Montpelier  
 North Detroit  
 Oneota  
 Ordway  
 Rauville  
 Richland (Cavour)  
 Richland (Mina)  
 Rosefield  
 Rusk  
 South Detroit  
 Spirit Lake  
 Springlake  
 Spring Valley  
 Spring Valley - Bradley  
 Star Valley  
 Sumner  
 Swan Lake  
 Union  
 Union – Howes  
 Wahehe  
 Ward  
 Warner  
 Wayne  
 Webster  
 West Rondell  
 White Butte  
 Whitewood

## Conservation Districts

American Creek  
 Aurora County

Badlands  
 Beadle  
 Bennett County  
 Brookings County  
 Brown-Marshall Soil  
 Butte  
 Campbell County  
 Charles Mix  
 Clay County  
 Clearfield-Keyapaha & Hamill  
 Codrington County Soil  
 Corson  
 Custer  
 Davison  
 Day County  
 Deuel County  
 Douglas County  
 East Pennington  
 Edmunds County  
 Elk Creek  
 Fall River  
 Faulk County Soil  
 Grant County  
 Gregory County  
 Haakon County  
 Hamlin County  
 Hand County  
 Hanson County  
 Harding County  
 Hughes County  
 Hutchinson County  
 Hyde County  
 Jackson County  
 Jerauld County  
 Jones County  
 Kingsbury  
 Lake County  
 Lawrence County  
 Lincoln  
 Marshall County  
 McCook County Soil  
 McPherson County

Mellette County  
 Miner  
 Minnehaha  
 Moody County  
 Pennington  
 Perkins County  
 Potter County  
 Roberts  
 Sanborn County  
 South Brown  
 Spink  
 Stanley County  
 Sully County  
 Todd County  
 Tri-County  
 Turner  
 Walworth County  
 Yankton County  
 Ziebach County

## Special Districts

Alexandria Fire District  
 Belle Fourche Irrigation District  
 Black Hills Council of Local Governments  
 Boulder Park Road District #2  
 Brookings Municipal Utilities  
 Brown County Mud Creek Watershed District  
 Canyon Springs Preserve Road District  
 Canyon Springs Sanitary and Water District  
 Castlewood Ambulance District  
 Castlewood Fire District  
 Cedar Hills Road District  
 Centennial Hills Road District  
 Central Plains Water Development District  
 Central South Dakota Enhancement District  
 Claire City Fire Protection District  
 Columbia & Community Fire Association  
 Conde Rural Fire District  
 Corson Village Sanitary District  
 Custer Ambulance District  
 Custer-Fall River Waste Management District  
 Dakota Dunes Community Improvement District

Diamond E Road District  
 East Jones County Fire District  
 Edgemont Ambulance District  
 First District Assn. of Local Governments  
 Hartford Area Industrial Park Road District  
 Health Pool of South Dakota  
 Lake Cochrane Sanitary District  
 Lake Herman Sanitary District  
 Lake Madison Sanitary District  
 Lake Pelican Water Project District  
 Lead-Deadwood Sanitary District  
 Lyons Volunteer Fire Department  
 Metro Communications  
 Mountain Pines Road District  
 North East Box Canyon Road District  
 North Marsh Lake Watershed District  
 Northwest SD Regional Landfill  
 Pickerel Lake Sanitary District  
 Planning & Development District III  
 Renner Sanitary District  
 South Dakota Municipal League  
 SDML Workers' Compensation Fund  
 SD Assn of County Commissioners  
 SDPAA  
 SD Public Funds Investment Trust  
 Sioux Falls Regional Airport Authority  
 South Eastern Council of Governments  
 Southern Missouri Waste Management Assn.  
 Spearfish Rural Fire Protection District  
 University & Bridle Estates Sanitary District  
 Upper Crow Creek Watershed District  
 West Dakota Water Development District  
 Woodland Hills Sanitary District

# Past Board Members

**Richard Negstad**

Brookings County Commissioner  
1986 – 1989

**Ray Woodsend**

City Attorney, Rapid City  
1986 – 1993

**Carole Hillard**

Councilmember, Rapid City  
1989 – 1994

**Jack White**

Mayor, Sioux Falls  
1986 – 1994

**Duane Anderson**

City Attorney, Sioux Falls  
1986 – 1997

**Karen Bulman**

Councilmember, Rapid City  
1993 – 1998

**Gary Hanson**

Mayor, Sioux Falls  
1997 – 2003

**Stan Rietveld**

Councilmember and Airport Board, Mitchell  
1987 – 1998

**Ralph Mack**

Codington County Commissioner/Weed Board  
1989 – 1999

**George Opitz**

Lawrence County Commissioner  
1987 – 2000

**Manfred Szameit**

Finance Officer, Sioux Falls  
1986 – 2001

**Gary Drewes**

Mayor, Pierre  
1995 – 2002

**Judy Larson**

Black Hills Council of Local Government  
1993 – 2002

**Allen Aden**

Director of Public Safety, Pierre  
1997 – 2008

**Gary Colwill**

City Attorney, Sioux Falls  
2004 – 2008

**Ted Eggebraaten**

Retired Brookings County Highway Superintendent,  
Brookings  
2002 – 2011

**Jerry Krambeck**

Mayor, Spearfish  
2002 – 2013

**Jeff Heinemeyer**

Adviser, Madison  
2001 – 2016

**Terry Weisenberg**

Lawrence County Commissioner, Lead  
2005 – 2016

**Dennis Olson**

Assistant City Administrator, Brandon  
2000 – 2017

# In Appreciation

The South Dakota Public Assurance Alliance takes this opportunity to publicly thank the *South Dakota Municipal League*, for its foresight in creating a liability and property pool. Without the leadership of the League, the Pool would not be in existence today.

The primary goal of both organizations is to provide quality service, stable contributions and practice good risk management. This long-standing partnership has been beneficial to the public entities of South Dakota.

**South Dakota Public Assurance Alliance**

David Pfeifle, Executive Director

Main Office: 208 Island Drive, Ft. Pierre, SD 57532

Satellite Office: 5024 Bur Oak Place, Suite 103

Sioux Falls, SD 57108

Office: 800.658.3633 or 605.224.8654 (Option 2)

**Sponsored and Endorsed By:**

South Dakota Municipal League

Yvonne Taylor, Executive Director

208 Island Drive, Ft. Pierre, SD 57532

800.658.3633

**Endorsed By:**

South Dakota Association of County Commissioners

Bob Wilcox, Executive Director

211 East Prospect Avenue, Pierre, SD 57501

605.224.4554