



2020

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



Mike Wiese
Chair
Brown County



Lisa Katzenstein
Vice Chair
City of Sturgis



Kathy Glines
Secretary/Treasurer
Harding County



Jim Borszich
City of Huron



Cindy Brugman
Codington County



Becky Brunsing
City of Wagner



Michael Hall
City of Sioux Falls



Steve Harding
City of Pierre



Tracy Turbak
City of Sioux Falls



Yvonne Taylor
SDML



Bob Wilcox
SDACC

Letter from the Board Chair

Dear SDPAA Members:

I am pleased to present this 2020 report to our Members on behalf of the SDPAA Board of Directors and Team.

We continue to work diligently to fulfill our mission to serve our Member entities, their employees and the citizens of South Dakota in innovative and effective ways that truly make a difference in these dynamic and challenging times.

Good news is that our aggregate 1-year loss ratio is one third less than our 3-year loss ratio, bad news is increases in our re-insurance costs will offset the potential savings as those partners recover from ours and similar national and international experiences. A quick review of our financials shows that we have been able to continue to provide innovative services and support to our Members while maintaining stable contribution rates and sustain a healthy fiscal position.

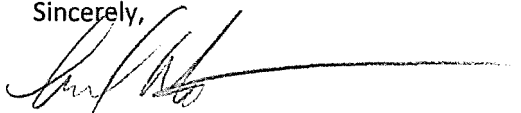
Among the services you should be familiar with are the collaborative efforts associated with the evolving COVID-19 pandemic and implementing the recent marijuana initiatives. In addition to the Hotline access that we provide to the best legal experts in government practices and labor law, the SDPAA is expanding our jail staff training opportunities for those Members that have that responsibility. We are also developing resources to identify and address cyber security issues that many of you have responded to and will hear more about at this Conference.

As a long-standing member of AGRiP (Association of Governmental Risk Pools,) I am happy to report that after extensive review the SDPAA has once again been granted a three-year recognition for meeting Advisory standards which places us in the top 25% of member pools nationwide. No small accomplishment.

The SDPAA Board and Team value your trust and partnership with the South Dakota Public Assurance Alliance.

Please feel free to visit our website at www.sdpaaonline.org for more information or reach out to any one of us with any questions, comments or suggestion that you may have.

Sincerely,

A handwritten signature in black ink, appearing to read "Mike Wiese", with a long horizontal line extending to the right.

Mike Wiese
Board Chair

Letter from the Executive Director

Dear SDPAA Members,

The year 2020 created a new phrase in the public sector: “the need to prioritize the cascading crises confronting local governments.” Prioritization is a daunting task while facing the worst pandemic in a century; the most civil unrest since the 1960’s; the most severe and frequent natural disasters in decades, including severe wind & hail storms in the Midwest; and the most turbulent political climate in our lifetime. In these challenging times, a public entity needs far more than mere indemnification that can be provided by a private insurer. Local governments need uniquely-tailored assistance including sample policies, loss control surveys, and expert legal advice from a team of local government legal experts on practically any issue facing local governments in South Dakota. Sometimes we simply need to commiserate about our common problems with someone who shares our experiences and shares our passion for public service. Only a public entity pool can provide these resources and so much more.

These challenging times also require solid, steady, and enlightened leadership. The SDPAA Board of Directors governs all SDPAA operations and is elected from among their fellow SDPAA Members. The SDPAA Board is a robust group with almost four centuries of collective local government experience who will deftly guide the SDPAA through these crises. This past year the Board witnessed the retirement of two of its members: Mike Hall and Tracy Turbak. Each of them served the public for almost four decades--an astounding testament to their commitment to public service. Any retirements of SDPAA Board members are filled by highly qualified, eager public servants who will continue the Board’s legacy of conscientiously serving SDPAA Members. At the Annual SDPAA Membership Meeting in October, SDPAA Members elected Bill O’Toole and Justin Weiland to fill those positions. Bill is the Director of Human Resources for Sioux Falls. Justin is the City Administrator for Dell Rapids. Each of them brings a passion for public service fueled by decades of experience that will effectively serve the SDPAA Board and its Members for years to come.

In these challenging times your team at the SDPAA remains committed to 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 2020, the SDPAA and its Members faced one of the biggest challenges in Pool history. While normally we look to the skies and cringe at the wind and hail, this year was quite different. Despite the uncertainty of what the future held, our Members took comfort in knowing the services and resources afforded by participation in the SDPAA would step up to offer needed guidance and support.

Throughout 2020, the SDPAA grew to 433 Members which consist of cities, counties, conservation districts, townships and special districts. The growth continued in an extremely competitive environment. The SDPAA has been able to maintain stable rates through its financial strength and solid financial planning.

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.

While our one-on-one visits were cut short due to the COVID-19 Pandemic, we maintained contact with our Members through telephone conferences and Zoom Meetings. We marveled at the ability of our Members to adapt to the temporary normal that the pandemic suddenly forced upon them.

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 2021!

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. Claims Associates carefully analyzes 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. Claims Associates is fortunate to work with a select group of attorneys experienced in the unique situations that confront public entities. Claims Associates works 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, the adjusters help mitigate the loss and get clean up or temporary arrangements in place. Claims Associates utilizes 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, the SDPAA always looks 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

Countless liability exposures face local government in South Dakota. Effective risk management and loss control can reduce, and in some cases eliminate, liability. The South Dakota Public Assurance Alliance (SDPAA) contracts with Safety Benefits, Inc. (SBI) to support Members in their efforts to reduce and manage liability exposures.

In 2020 the challenges of the COVID-19 pandemic impacted every aspect of the work SBI conducts on behalf of the SDPAA. Throughout the year, SBI observed recommendations made by the Centers for Disease Control and Prevention and the South Dakota Department of Health. SBI worked closely with each Member to approach services in a manner that was most appropriate for that Member. This ranged from conducting surveys over the phone, holding training sessions online, and/or meeting in person while socially distancing and wearing masks.

SBI conducted 115 loss control surveys for SDPAA Members in 2020. These surveys result in recommendations developed to guide Members in controlling losses. In addition, all properties covered by the SDPAA are surveyed and valued by SBI. This helps ensure that properties are included on the respective Member's statement of values and that each property has sufficient coverage for replacement. Over the past year SBI conducted 81 property valuation surveys, resulting in the review of 2,055 properties.

Two hotlines sponsored by SDPAA and coordinated by SBI continue to provide Members with legal guidance. The Employment Practices Hotline provides Members with free access to attorneys specializing in employment law. In 2020 a total of 68 Members made 199 calls to this hotline. The Government Practices Hotline offers Members free guidance with civil legal issues other than employment practices. During the past year 41 Members made a total of 49 calls to this hotline.

Training programs designed to help reduce liability exposures are offered free of charge to SDPAA Members. While onsite training offerings were limited this past year due to the COVID-19 pandemic, many employees were still able to take advantage of in person training events. In 2020, a total of 1,725 employees attended 69 training classes conducted by SBI on behalf of the SDPAA.

Online training offered by the SDPAA was in high demand throughout 2020. These online sessions are user friendly, address a wide variety of risk management subjects, and are free of charge to SDPAA Members. Through FirstNet Learning, employees with a total of 60 Members successfully completed 3,756 online training courses. AP-Safety (formerly Aurora Pictures) provides an online training experience using streaming videos. During 2020 employees of 48 Members viewed 1,059 videos.

As in past years, SDPAA retained legal experts from the Legal Liability Risk Management Institute (LLRMI) to develop and update model policies and procedures designed specifically for South Dakota law enforcement and jails. This service also provides law enforcement agencies and their personnel with access to free online training courses dealing with liability topics for both law enforcement and jails. A total of 49 agencies completed 3,697 training courses in 2020.

Like so many events last year, the 2020 Joint Safety and Risk Management Conference was postponed. Despite there being no safety training conference, 43 SDPAA Members were given safety awards in recognition of their loss control and risk management efforts.

Staff and Service Providers

SDPAA Staff

David Pfeifle, Executive Director
Lynn Bren, Deputy Director
Kristina Peterson, Underwriter
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

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 17th 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.
Todd Everson, President
602 E. State St.
Plankinton, SD 57368
888.313.0839

Reinsurance Broker

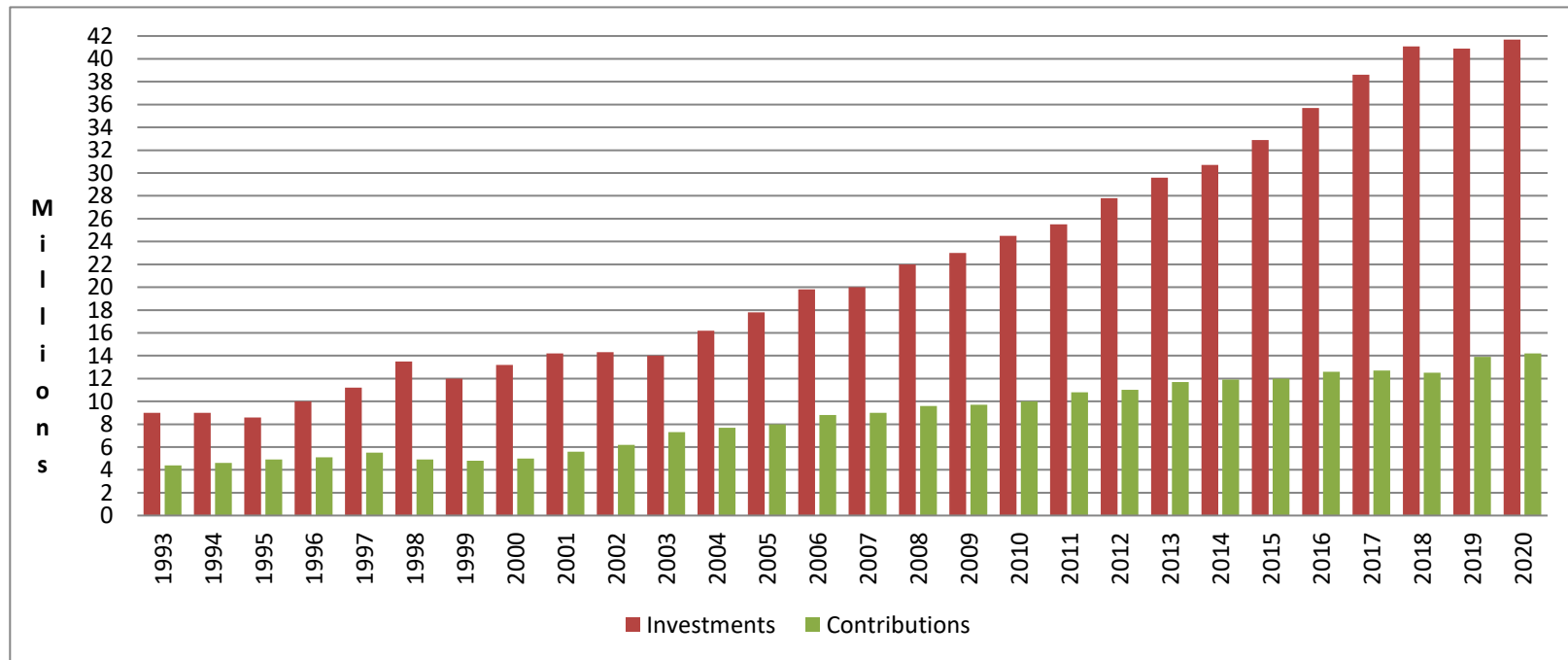
Alliant Insurance Services, Inc.
Doug Wozniak, Sr. Vice President
1301 Dove Street, Suite 200
Newport Beach, CA 92660
949.756.0271

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 433 Members and over \$40 million in investments, SDPAA is one of the largest public entity-owned risk sharing pools of its kind in South Dakota.

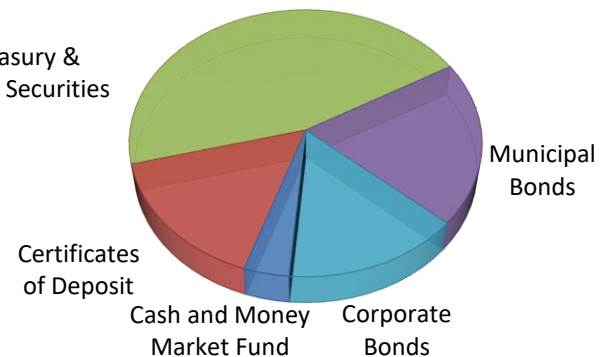


SDPAA Investments

Investment Portfolio 12/31/2020

Cash and Money Market Fund	1,630,855	3.8%
Certificates of Deposit	6,856,686	15.8%
US Treasury & Agencies' Securities	19,771,235	45.6%
Municipal Bonds	8,596,255	19.8%
Corporate Bonds	6,487,084	15.0%
Total	43,342,115	100%

US Treasury & Agencies' Securities



Statement of Net Position

For the Year Ended December 31, 2020

ASSETS:

Cash and Cash Equivalents	\$ 1,630,855
Receivables	\$ 1,593,814
Investments	\$ 41,711,259
Other Assets	\$ 1,536,322
Total Assets	\$ 46,472,250

LIABILITIES AND MEMBERS' EQUITY

LIABILITIES:

Accounts Payable and Accrued Expenses	\$ 45,182
Unearned Contributions	\$ 3,549,188
Losses and Loss Adjustment Expense Reserve	\$ 11,550,977
Total Liabilities	\$ 15,145,347

NET POSITION

Total Liabilities and Members' Equity	\$ 31,326,903
	\$ 46,472,250

Statement of Revenues, Expenses and Change in Net Position

For the Year Ended December 31, 2020

UNDERWRITING:

Contributions	\$ 13,387,637
Reinsurance Ceded	<u>(3,675,645)</u>
Total Operating Revenue	<u>\$ 9,711,992</u>

LOSSES:

Losses and Loss Adjustment Expenses Incurred	<u>\$ 8,136,212</u>
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GENERAL AND ADMINISTRATIVE EXPENSES:

Administrative Expenses	<u>\$ 1,419,390</u>
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Operating Gain/(Loss)

\$ 156,390

NON-OPERATING INCOME AND (EXPENSE):

Net Investment Income	\$ 1,932,179
Earned member equity, NLC Mutual Ins. Co.	36,715
Capitalization Contributions	<u>(1,092)</u>
Total Non-Operating Income	<u>\$ 1,967,802</u>

CHANGE IN NET POSITION

\$ 2,124,192

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
 Fairview
 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
 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
 Clark County
 Clay County
 Clearfield-Keyapaha & Hamill
 Codington 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
 East Custer Sewer and Water 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
 Meade County Rural Ambulance District
 Meadow Crest Sanitary District
 Metro Communications
 Mountain Pines Road District
 North East Box Canyon Road District
 North Marsh Lake Watershed District
 Northwest SD Regional Landfill
 Pickerele 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
 Sunset Ranch Road District
 University & Bridle Estates Sanitary District
 Upper Crow Creek Watershed District
 West Dakota Water Development District
 Woodland Hills Sanitary District

SDPAA Membership

Cities

Aberdeen	Colman	Hosmer	Nisland
Alexandria	Columbia	Hot Springs	North Sioux City
Alpena	Conde	Howard	Oacoma
Andover	Corona	Hudson	Oelrichs
Astoria	Crooks	Hurley	Ortley
Aurora	Custer	Huron	Parker
Avon	Dallas	Interior	Peever
Badger	Davis	Iroquois	Pickstown
Baltic	Deadwood	Isabel	Piedmont
Batesland	Dell Rapids	Java	Pierpont
Belle Fourche	Delmont	Kennebec	Pierre
Belvidere	Doland	Keystone	Prairie Village
Blunt	Draper	Lake Andes	Quinn
Bonesteel	Dupree	Lake City	Ree Heights
Box Elder	Eagle Butte	Lake Preston	Roscoe
Brandon	Edgemont	Langford	Roslyn
Brandt	Egan	Lead	St. Francis
Brant Lake	Eureka	Lebanon	St. Lawrence
Bridgewater	Fairburn	Lennox	Sherman
Bristol	Fairfax	Long Lake	Sioux Falls
Britton	Fairview	Madison	Sisseton
Brookings	Faulkton	Marion	Spearfish
Buffalo	Flandreau	Martin	Springfield
Buffalo Gap	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
Clear Lake	Hermosa	New Underwood	Vermillion
	Herrick	New Witten	Viborg
	Hill City	Newell	Vilas

Virgil	Douglas County
Volga	Edmunds County
Wagner	Fall River County
Wall	Faulk County
Warner	Grant County
Wasta	Gregory County
Watertown	Hamlin County
Waubay	Hand County
Webster	Hanson County
Wessington	Harding County
Westport	Hughes County
White	Hutchinson County
White River	Hyde County
Whitewood	Jackson County
Willow Lake	Jerauld County
Wilmot	Jones County
Wood	Kingsbury County
Woonsocket	Lake County
Worthing	Lawrence County
Yale	Lyman County
Yankton	Marshall County

Counties

Aurora County	McCook County
Beadle County	McPherson County
Bennett County	Meade County
Bon Homme County	Mellette County
Brookings County	Minnehaha County
Brown County	Moody County
Buffalo County	Oglala Lakota County
Butte County	Pennington County
Charles Mix County	Roberts County
Clark County	Sanborn County
Clay County	Stanley County
Codington County	Sully County
Corson County	Todd County
Custer County	Tripp County
Davison County	Walworth County
Day County	
Deuel County	

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

Mic Kreutzfeldt

McCook County Highway
Superintendent, Salem
2012 – 2019

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