



# 2023 MEMBERSHIP ANNUAL REPORT

South Dakota Public Assurance Alliance

*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.*

# 2023 BOARD OF DIRECTORS

Find the most current board at [sdpaonline.org](http://sdpaonline.org)



**CHAIR**  
**Mike Wiese**  
Commissioner,  
Brown County



**Pullyyn Carey**  
Finance Director,  
City of Huron



**Bruce Outka**  
Chief Deputy  
State's Attorney  
Lawrence County



**VICE CHAIR**  
**Lisa Katzenstein**  
Director of  
Administrative  
Services,  
City of Sturgis



**AT-LARGE MEMBER**  
**Steve Harding**  
Mayor,  
City of Pierre



**Chandra Phillips**  
Finance Officer,  
City of Winner



**EX-OFFICIO MEMBER**  
**Kris Jacobsen**  
Executive Director,  
SD Association  
of County  
Commissioners



**EX-OFFICIO MEMBER**  
**David Reiss**  
Executive Director  
SD Municipal  
League



**SECRETARY/  
TREASURER**  
**Kathy Glines**  
Auditor,  
Harding County



**Bill O'Toole**  
Director of Human  
Resources, City  
of Sioux Falls



**Justin Weiland**  
City Administrator,  
City of Tea

# Letter from the **BOARD CHAIR**

I am pleased to present the South Dakota Public Assurance Alliance (SDPAA) 2023 Annual Report on behalf of our Board of Directors and team. After a challenging 2022, 2023 has been a dynamic year for SDPAA and its members. Thanks to the Board's careful financial stewardship, we have maintained stable rates and deductible structures, ensuring a reliable outlook for the future.

This year, we welcomed Bruce Outka to the Board of Directors and smoothly transitioned leadership with Lynn Bren assuming the Executive Director role as Dave Pfeifle returned to his position as City Attorney for Sioux Falls. The Board's strategic guidance has allowed SDPAA to effectively tackle emerging public sector challenges and expand our service to more entities. Their dedication to conservative financial practices has created a solid foundation, preparing us well for future opportunities and challenges. We deeply appreciate your ongoing trust and partnership with SDPAA.

For more information, please visit our website at [www.sdpaaonline.org](http://www.sdpaaonline.org) or contact us with any questions or feedback. The SDPAA team remains committed to supporting you and looks forward to continuing our collaboration to address the public sector's needs effectively.



**Mike Wiese**  
Commissioner,  
Brown County

*Member of the  
SDPAA Board  
since 2004*



Welcome to the Annual Report for the South Dakota Public Assurance Alliance for the fiscal year 2023. As we reflect on the past year, we are filled with a profound sense of gratitude and accomplishment, neither could be possible without the dedication of public servants across the state.

The SDPAA is Member owned, Member governed, and Member driven. As owners, SDPAA Members can actively participate and influence not only their own destiny, but the destiny of the entire SDPAA.

The SDPAA Board of Directors is elected from among SDPAA Members and collectively has centuries of public service experience to be able to empathize with their fellow Members on the issues facing local governments in South Dakota.

The SDPAA's internal team is comprised of public employees with substantial claims and local government experience who can appreciate the needs of our Members. The SDPAA Team is focused on providing exceptional service and unwavering dedication to our Members.

The SDPAA is committed to providing Members with innovative coverages and risk management solutions. Please review this report and feel free to contact us if you have any questions about what the SDPAA can do for your public entity.



**Lynn Bren**  
Executive Director,  
South Dakota Public  
Assurance Alliance

*SDPAA Deputy Director  
from 2017 to 2023*

*SDPAA Executive  
Director since April 2023*



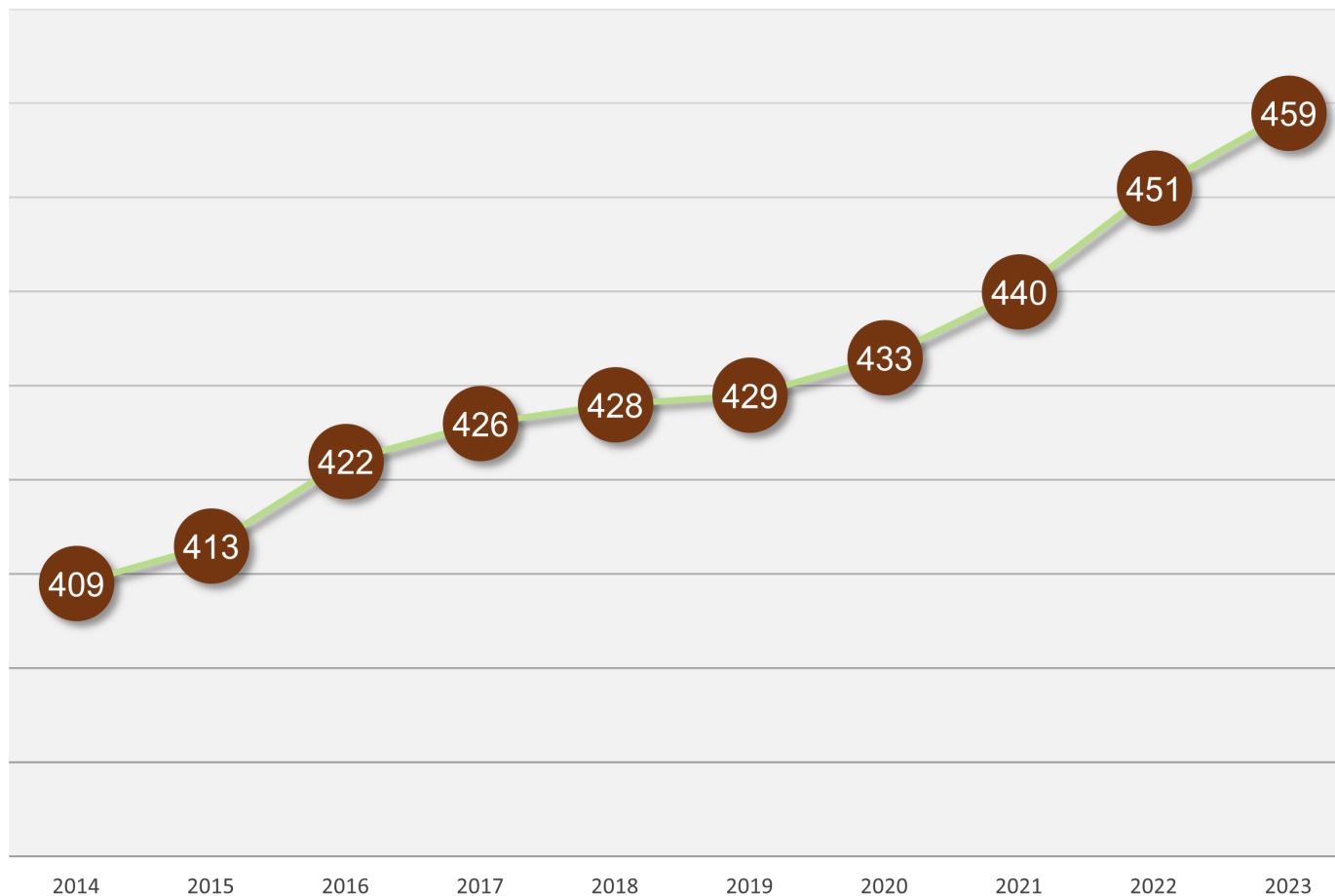
# MEMBER SERVICES

RECORD  
**459**  
Members  
In 2023

Membership in SDPAA reached an all-time high at the end of 2023 with 459 members. This is up from 451 members in 2022.

The pool has seen steady growth throughout its history, increasing over 11% in the last 10 years. We look forward to continuing the upward trend.

## MEMBERSHIP. PAST 10 YEARS



## 2023 MEMBER AFFILIATION

**57**  
COUNTIES

**69**  
SPECIAL  
DISTRICTS

**64**  
CONSERVATION  
DISTRICTS

**84**  
TOWNSHIPS

**185**  
MUNICIPALITIES

# 2023 MEMBERS

## COUNTIES | 57

Aurora County  
Beadle County  
Bennett County  
Bon Homme County  
Brookings County  
Brown County  
Brule County  
Buffalo County  
Butte County  
Charles Mix County  
Clark County  
Clay County  
Codington County  
Corson County  
Custer County  
Davison County  
Day County  
Deuel County  
Dewey County  
Douglas County  
Edmunds County  
Fall River County  
Faulk County  
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 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  
Potter County  
Roberts County  
Sanborn County  
Stanley County  
Sully County  
Todd County  
Tripp County  
Walworth County

## SPECIAL DISTRICTS | 69

Alexandria Fire District  
Becks Residential  
Addition Road District  
Belle Fourche Irrigation  
District  
Black Hills Council of  
Local Governments  
Blucksberg Mountain  
Estates Road District  
Boulder Park Road  
District #2  
Brant Lake Sanitary  
District  
Brookings Municipal  
Utilities  
Brown Co Mud Creek  
Watershed District  
Canyon Springs  
Preserve Road District  
Canyon Springs Sanitary  
& Water District  
Castlewood Ambulance  
District  
Castlewood Fire District  
Cedar Hills Road District  
Centennial Hills Road  
District  
Central Plains Water  
Development District  
Central SD  
Enhancement District  
Claire City Fire  
Protection District  
Corson Village Sanitary  
District  
Crooks Housing &  
Redevelopment  
Commission  
Custer Ambulance  
District  
Custer Fall River Waste  
Management District  
Dakota Landing Road  
District  
Eagle Valley Road  
District  
East Custer Sewer &  
Water District  
East Jones County Fire  
District  
Edgemont Ambulance  
District  
First District Association  
of Local Governments  
Hartford Area Industrial  
Park Road District  
Health Pool of South  
Dakota Board of  
Directors  
Hot Brooke Area Road  
District  
Hot Springs Rural Fire  
District  
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 Road  
District  
Meadow Crest Sanitary  
District  
Mountain Pines Road  
District  
MRC Regional Railroad  
Authority  
Murphy Ranch Road  
District  
North Marsh Lake  
Watershed District  
Northeast Box Canyon  
Road District  
Northwest SD Regional  
Landfill Assn.  
Pickerel Lake Sanitary  
District  
Pine Shadows Road  
District  
Planning &  
Development Dist. III  
Powder House Pass  
Community  
Improvement District  
Renner Sanitary District  
Saddleback Road  
District  
SDML Workers'  
Compensation Fund  
Board of Directors  
Sioux Falls Regional  
Airport Authority  
South Dakota Association  
of County  
Commissioners  
South Dakota Municipal  
League  
South Dakota Public  
Assurance Alliance  
Board of Directors  
South Dakota Public  
Funds Investment Trust  
South Eastern Council of  
Governments  
Southern Missouri  
Recycling & Waste  
Management District  
Spearfish Rural Fire  
Protection District  
Spring Creek-Cow Creek  
Sanitary District  
Sunny Turkey Court Road  
District  
Sunset Ranch Road  
District  
University & Bridle  
Estates Sanitary District  
Upper Crow Creek  
Watershed District  
West Dakota Water  
Development District  
Woodland Hills Sanitary  
District

# 2023 MEMBERS

## CONSERVATION DISTRICTS | 64

American Creek CD	Hamlin County CD	Todd County CD
Aurora County CD	Hand County CD	Tri-County CD
Badlands CD	Hanson County CD	Turner CD
Beadle CD	Harding County CD	Walworth County CD
Bennett County CD	Hughes County CD	Yankton County CD
Brookings County CD	Hutchinson County CD	Ziebach County CD
Brown-Marshall CD	Hyde County CD	
Butte CD	Jackson County CD	
Campbell County CD	Jerauld CD	
Charles Mix CD	Jones County CD	
Clark County CD	Kingsbury CD	
Clay County CD	Lake County CD	
Clearfield-Keyapaha & Hamill CD	Lawrence County CD	
Codington County Soil CD	Lincoln CD	
Corson CD	Marshall County CD	
Custer CD	McCook County Soil CD	
Davison CD	McPherson County CD	
Day County CD	Mellette County CD	
Deuel County CD	Miner CD	
Douglas County CD	Minnehaha CD	
East Pennington CD	Moody County CD	
Edmunds County CD	Pennington CD	
Elk Creek CD	Perkins County CD	
Fall River CD	Potter County CD	
Faulk County Soil CD	Roberts CD	
Grant County CD	Sanborn County CD	
Gregory County CD	South Brown CD	
Haakon County CD	Spink CD	
	Stanley County CD	
	Sully County CD	

## TOWNSHIPS | 84

Aberdeen Civil Township	Garland Township	Ordway Township
Alban Township	Gem Township	Putney Township
Allen Township	Groton Township	Rauville Township
Andover Township	Harmon East & West Township	Richland Township
Athol Township	Hartland Township	Richland Township - Mina
Baker Township	Henry Township	Riverside Township
Brainard Township	Hickman Township	Rosefield Township
Broadland Township	Highland Township - Canton	Rusk Township
Butler Township	Highland Township - Wagner	Scotland Township
Cambria Township	Highland Township - Webster	South Detroit Township
Carthage Township	Hillside Township	Spirit Lake Township
Castlewood Township	Hoffman Township	Spring Valley Township
Choteau Creek Township	Jones Township	Spring Valley Township - Bradley
Columbia Township	Kidder Township	Springlake Township
Custer Township	Lansing Township	Star Valley Township
Darlington Township	Lawrence Township	Sumner Township
Dayton Township	Lee Township	Swan Lake Township
Dixon Township	LeSueur Township	Union Township
Dumarce Township	Lincoln Township	Union Township - Howes
Dunkel Township	Lowe Township	Wahehe Township
Eden Township	Lyons Township	Ward Township
Edens Township	Mathews Township	Warner Township
Elmira Township	Mellette Township	Wayne Township
Elrod Township	Minnesota Township	Webster Township
Esmond Township	Montpelier Township	West Hanson Township
Fairview Township	North Detroit Township	West Rondell Township
Foxton Township	Oneota Township	White Butte Township
Fuller Township		Whitewood Township
Garden Prairie Township		

# 2023 MEMBERS

## MUNICIPALITIES | 185

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

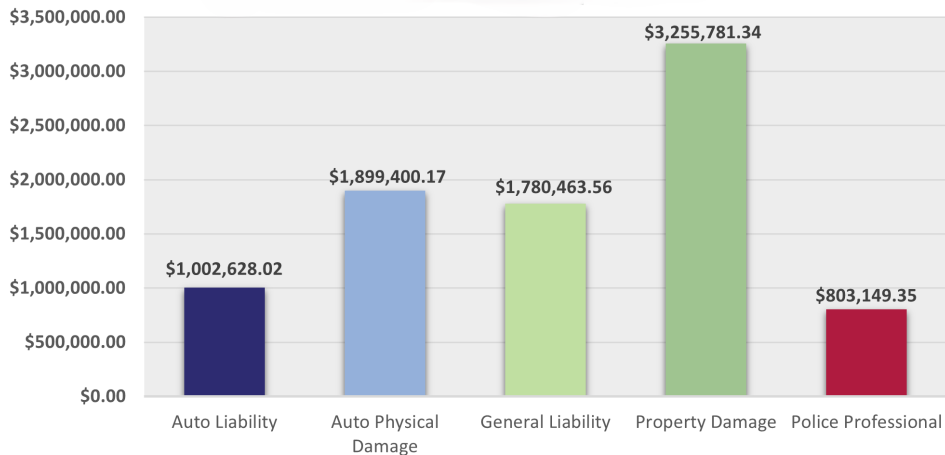


# CLAIMS SERVICES

## NUMBER OF CLAIMS PER TYPE, 2023



## AMOUNT INCURRED PER TYPE, 2023



Claims are inevitable. That's why providing Members with professional, timely, and efficient claims service is a top priority. The SDPAA and Claims Associates understand the unique challenges Members face.

Claims Associates adheres to a claim handling process that stresses prompt communications and timely investigation. Whenever possible, we prefer to investigate when recollections of events are fresh. This leads to better outcomes.

Our work doesn't stop when a claim file is closed. Claims Associates works closely with SDPAA Members, staff, and fellow service-providers to leverage any lessons learned or opportunities for education or advocacy to help eliminate or mitigate future claims.



**CLAIMS ADMINISTRATION**  
**Claims Associates, Inc.**  
888.613.7064  
claimsassoc.com

# LOSS CONTROL SERVICES

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**128**

**Loss Control  
Surveys**

*Result in recommendations developed to  
guide Members in controlling losses.*

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**65**

**Property Valuation  
Surveys**

**1,740**

**Properties  
Reviewed**

*Help ensure that properties are included  
on the respective Member's statement  
of values and that each property has  
sufficient coverage for replacement.*

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Safety Benefits Inc., (SBI) encourages SDPAA Members to take an active role in risk management and supports them in these efforts.

Loss control surveys are conducted with SDPAA Members every three years to assist Members in reducing potential liability exposures.

Property valuations are done every five years to help Members determine adequate values for property covered by SDPAA.

Managing risks and controlling losses can reduce, and in some cases eliminate, liability. Members taking an active role in reducing exposure to civil liability may earn recognition awards.



**LOSS CONTROL SERVICES/  
PROPERTY VALUATIONS**

**Safety Benefits, Inc.**

888.313.0839

[safety-benefits.com](http://safety-benefits.com)

# LOSS CONTROL SERVICES

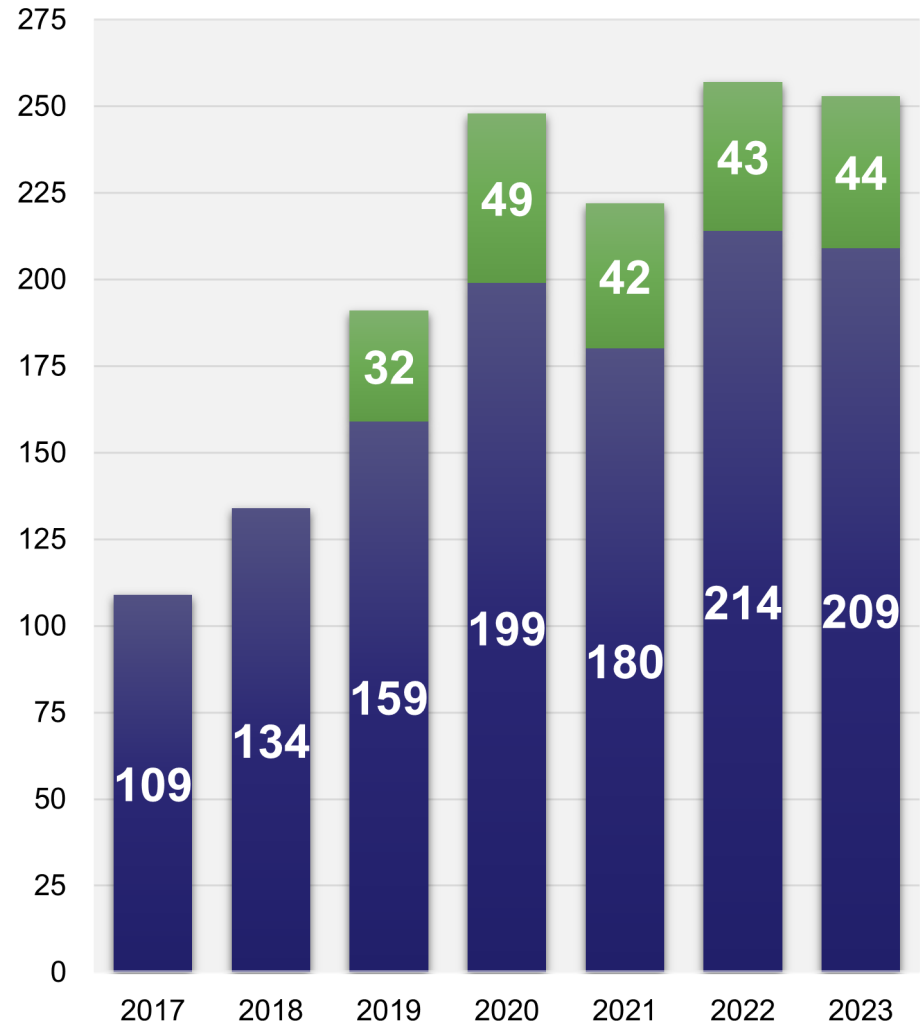
## Members Encouraged to Use Free Legal Guidance Hotlines

Two free hotlines are available for Members with questions concerning employment practices and/or civil legal issues. The hotlines are sponsored by SDPAA and coordinated by SBI.

- EMPLOYMENT PRACTICES HOTLINE**  
Provides Members with access to attorneys specializing in employment law.  
In 2023, **66 Members** made a total of **209 calls**.
- GOVERNMENT PRACTICES HOTLINE**  
Offers Members guidance with civil legal issues other than employment practices.  
In 2023, **29 Members** made a total of **44 calls**.

## HOTLINE CALLS PER YEAR 2017-2023

Note: Government Practices Hotline created April 2019



# LOSS CONTROL SERVICES

Free training programs are designed to help reduce liability exposures for SDPAA Members. Regardless of the risk management topic, SBI works to provide a wide variety of training sessions.

*Conducted by Safety Benefits, Inc.*



**In-person**  
67 Members;  
2,219 attendees



**Online**  
77 Members;  
7,273 views

*Conducted by  
NEO GOV Learn  
and AP-Safety.*

## LOSS CONTROL TRAINING

*Online liability training specific to law enforcement and jails is offered by the Legal & Liability Risk Management Institute.*



**Law Enforcement**  
14 agencies;  
923 courses



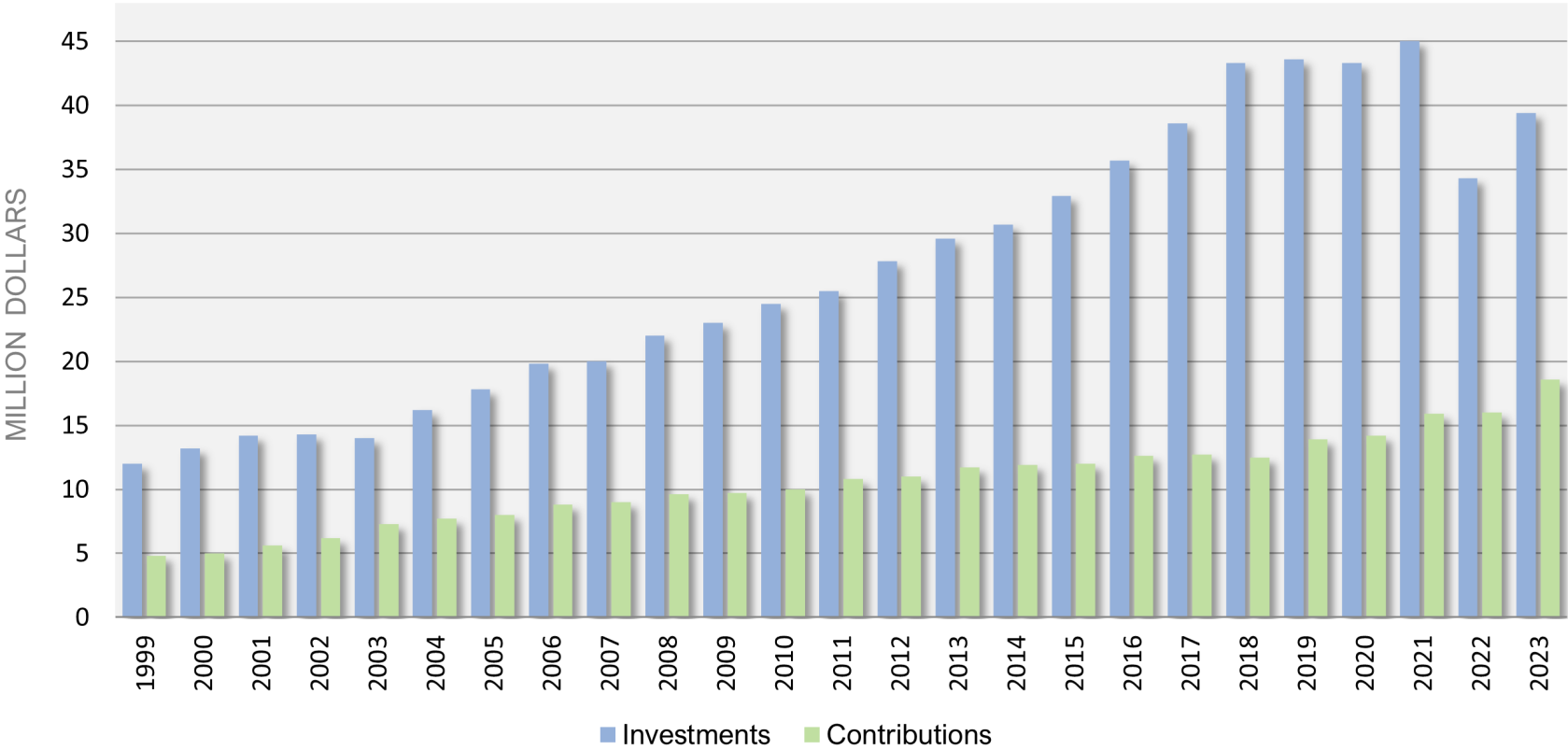
**Conference**  
166 attendees;  
69 Members  
received safety  
awards

*Nov. 2023  
Pierre, SD*

# INVESTMENTS

Since it began in 1987, the South Dakota Public Assurance Alliance has had steady growth in Membership and contributions. With 459 Members and over \$39.4 million in investments, SDPAA is one of the largest public entity-owned risk sharing pools of its kind in South Dakota.

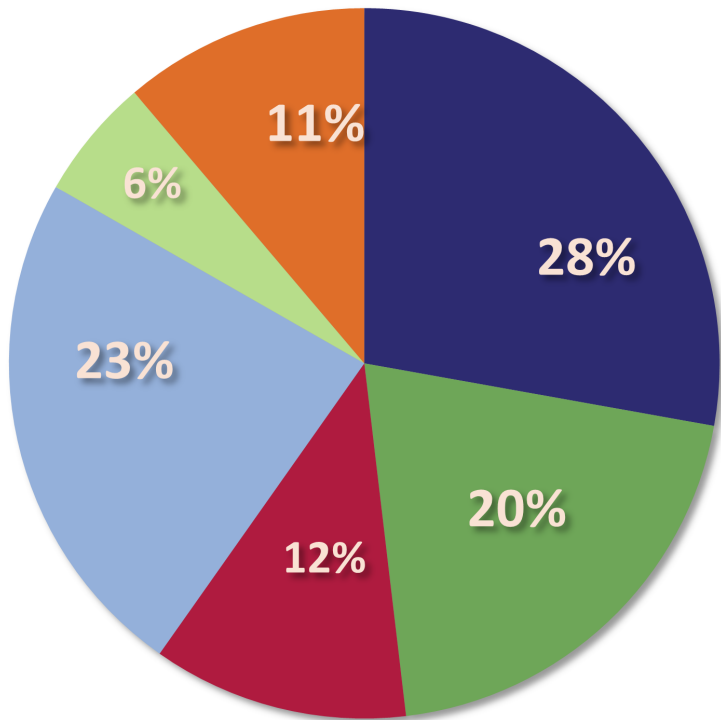
MEMBERSHIP INVESTMENTS AND CONTRIBUTIONS, PAST 25 YEARS



# INVESTMENTS







as of Dec. 31, 2023

## Asset Allocation



OVER  
**\$39**  
MILLION

In  
Investments  
In 2023

	Municipal Bonds	\$8,005,777
	US Treasury and Agencies' Securities	\$10,968,918
	Certificates of Deposit	\$9,624,097
	Corporate Bonds	\$4,592,817
	Equity and Exchange Traded Funds	\$4,416,280
	Cash and Money Market Fund	\$2,181,030

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**Total Investments \$39,428,919**

**NET POSITION**

as of Dec. 31, 2023

**ASSETS:**

Cash and Cash Equivalents	\$2,181,029
Receivables	\$6,089,081
Investments	\$37,247,888
Other Assets	\$1,317,889
<b>Total Assets</b>	<b>\$46,835,887</b>

**LIABILITIES AND MEMBERS' EQUITY****LIABILITIES:**

Accounts Payable and Accrued Expenses	\$41,557
Unearned Contributions	\$4,720,220
Losses and Loss Adjustment Expense Reserve	\$10,389,217
<b>Total Liabilities</b>	<b>\$15,150,994</b>

<b>NET POSITION</b>	<b>\$31,684,893</b>
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Total Liabilities and Members' Equity	\$46,835,887
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Statement of  
**REVENUES, EXPENSES &  
CHANGE IN NET POSITION**  
as of Dec. 31, 2023

**UNDERWRITING:**

Contributions	\$17,773,558
Reinsurance Ceded	(\$6,451,973)
<b>Total Operating Revenue</b>	<b>\$11,321,585</b>

**LOSSES:**

Losses and Loss Adjustment Expenses Incurred	\$9,209,611
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**GENERAL AND ADMINISTRATIVE EXPENSES:**

Administrative Expenses	\$1,514,900
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<b>Operating Gain/(Loss)</b>	<b>\$597,074</b>
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**NON-OPERATING INCOME AND (EXPENSE):**

Net Investment Income	\$2,394,354
Earned member equity, NLC Mutual Ins. Co.	\$47,298
<b>Total Non-Operating Income</b>	<b>\$2,441,652</b>

<b>CHANGE IN NET POSITION</b>	<b>\$3,038,726</b>
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# CONTACTS

## 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**

Tracy Fleck  
Actuarial Practice Leader  
100 Bayview Circle, Suite 100  
Newport Beach, CA 92660  
949.608.6332

### REINSURANCE BROKER

#### **Alliant Insurance Services, Inc.**

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

### INVESTMENT & CUSTODIAL SERVICES

#### **The First National Bank in Sioux Falls, Trust Department**

Kyle Cipperley and  
Lauren Gilbertson  
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

### GENERAL COUNSEL

#### **May, Adam, Gerdes and Thompson, LLC**

Rob A. Anderson  
PO Box 160  
Pierre, SD 57501  
605.224.8803



## South Dakota Public Assurance Alliance

### Main Office

208 Island Drive,  
Ft. Pierre, SD 57532

800.658.3633 or  
605.224.8654 (Option 2)  
[www.sdpaonline.org](http://www.sdpaonline.org)

### STAFF

**Lynn Bren**, Executive Director  
**Kristina Peterson**, Deputy Director/  
Underwriter  
**Paytra Nichols**, Underwriter  
**Becky Brunsing**, Member  
Services Representative  
**Jerry Krambeck**, Member  
Services Representative



# IN APPRECIATION

## Past Board Members

**Richard Negstad**  
Commissioner,  
Brookings County  
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**  
Commissioner/Weed  
Board, Codington  
County  
1989-1999

**George Opitz**  
Commissioner,  
Lawrence County  
1987-2000

**Manfred Szameit**  
Finance Officer,  
Sioux Falls  
1986-2001

**Gary Drewes**  
Mayor, Pierre  
1995-2002

**Judy Larson**  
Councilmember,  
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**  
Brookings County  
Highway  
Superintendent  
(retired),  
Brookings County  
2002-2011

**Jerry Krambeck**  
Mayor, Spearfish  
2002-2013

**Jeff Heinemeyer**  
Adviser, Madison  
2001-2016

**Terry Weisenberg**  
Commissioner,  
Lawrence County  
2005-2016

**Dennis Olson**  
Assistant City  
Administrator,  
Brandon  
2000-2017

**Mic Kreutzfeldt**  
Highway  
Superintendent,  
McCook County  
2012-2019

**Tracy Turbak**  
Director of Finance  
(retired), Sioux Falls  
2008-2020

**Bob Wilcox**  
SDACC Executive  
Director, Pierre  
2012-2020

**Jim Borszich**  
President/CEO,  
Greater Huron  
Development Corp.,  
retired  
2002-2021

**Becky Brunsing**  
Finance Officer/City  
Admin., Wagner  
2018-2021

**Cindy Brugman**  
Codington County  
Auditor, Watertown  
2020-2022

*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 exist today.*

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

### **Sponsored and Endorsed By:**

South Dakota Municipal League  
David Reiss, Executive Director  
208 Island Drive, Ft. Pierre, SD 57532  
800.658.3633

### **Endorsed By:**

SD Association of County Commissioners  
Kris Jacobsen, Executive Director  
211 East Prospect Avenue,  
Pierre, SD 57501  
605.224.4554

