



2024 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.

2024 BOARD OF DIRECTORS

Find the most current board at sdpaaonline.org



CHAIR
Mike Wiese
Commissioner,
Brown County



Paullyn 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
Sara Rankin
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**

Once again, I am pleased to present the South Dakota Public Assurance Alliance (SDPAA) Annual Report on behalf of our Board of Directors and team. 2024 was a good year for the SDPAA and its members with steady progress improving services and strengthening relationships. For instance, we engaged with Buildable Custom Software to improve our data management processes and in anticipation of the upcoming property needs, HCA, Inc. was added to our All-Star Team of Service Providers with services beginning in 2025. Lynn and I ventured to London in September for two days of fruitful discussions with many of our Lloyd's of London property reinsurance partners with the help of our Alliant Brokerage team.

In 2024 we welcomed several new members to the Board of Directors. They include Jason LaFayette, City Administrator, City of Belle Fourche; Michael Schulte, City Administrator, City of Volga; Adam Karst, WMU Director of Administration, City of Watertown; and Sara Rankin, Executive Director, SDML. They have all proven to be great additions to the Board. We share our appreciation for Lisa Katzenstein, Bill O'Toole, Chandra Phillips and David Reiss for their service on the Board. Their dedication to sound fiscal stewardship has continued to position the SDPAA well for opportunities and challenges.

For more information, please visit our website at www.sdpaaonline.org or contact us with any questions. The SDPAA team remains committed to supporting you into the future.



Mike Wiese
Commissioner,
Brown County

*Member of the
SDPAA Board
since 2004*



Letter from the EXECUTIVE DIRECTOR

Welcome to the Annual Report for the South Dakota Public Assurance Alliance (SDPAA) for fiscal year 2024. As we look back on another year of service, we remain deeply grateful for the trust and partnership of our Members—public servants who continue to shape and strengthen communities across South Dakota.

The philosophies guiding the SDPAA's team remains Member focused: Member owned, Member governed, and Member driven. This focus continues to guide every decision we make. Our Members are not just participants—they are the architects of the Alliance's future. Their voices, experiences, and leadership ensure that the SDPAA remains responsive, resilient, and relevant.

This year, we continued our commitment to conservative growth, ensuring the long-term health and stability of the pool. Our financial strength allows us to invest in the services and resources that matter most to our Members, while maintaining the fiscal discipline that has defined the SDPAA since its inception. Our team remains focused on delivering timely, practical, and proactive solutions. Whether through on-site consultations, virtual training, or customized guidance, our goal is to empower Members with the tools they need to protect their assets and serve their communities.

The SDPAA Board of Directors—elected from among our Members—continues to provide invaluable insight and leadership. Their collective experience in public service ensures that our strategic direction remains aligned with the real-world needs of South Dakota's local governments.

Our internal team, composed of professionals with deep roots in public service and claims management, remains committed to delivering exceptional service. We understand the unique challenges our Members face, and we take pride in being a reliable partner in navigating those challenges.

As you review this year's report, we invite you to reflect on the strength of our shared commitment. The SDPAA is more than a risk pool—it is a community of public entities working together to build a safer, more resilient South Dakota.

Please don't hesitate to reach out to us with questions, ideas, or feedback. We are here to serve you.



Lynn Bren
Executive Director,
South Dakota Public
Assurance Alliance

*SDPAA Deputy Director
from 2017 to 2023*

*SDPAA Executive
Director since April 2023*

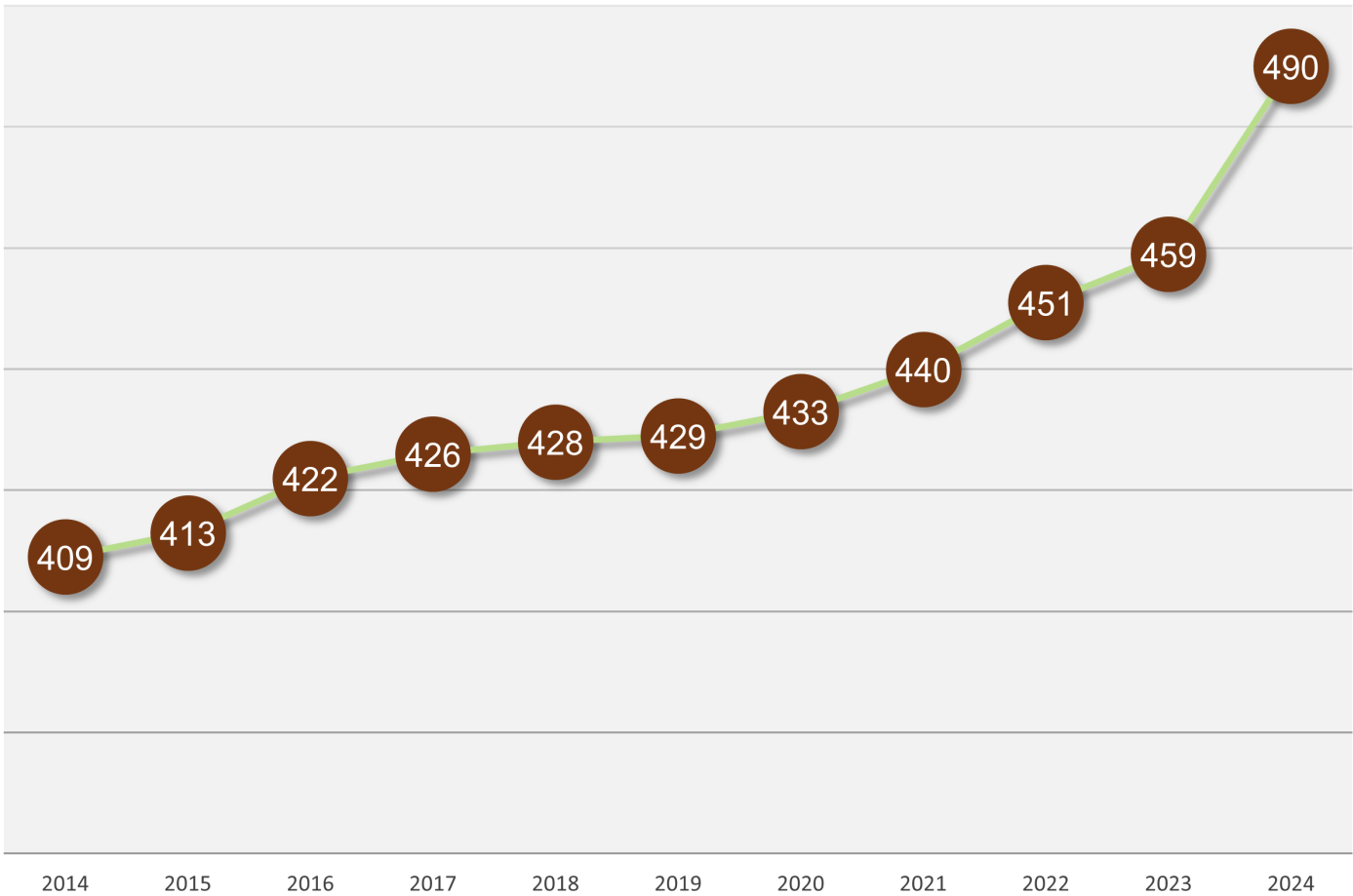


MEMBER SERVICES

Membership in SDPAA reached an all-time high at the end of 2024 with 490 members. This is up from 459 members in 2023. The SDPAA also celebrated 100% Member retention in 2024.

The pool has seen steady growth throughout its history, increasing over 20% in the last 10 years. We look forward to continuing the upward trend.

MEMBERSHIP, PAST 10 YEARS



RECORD
490
Members
In 2024

2024 MEMBER AFFILIATION

63
COUNTIES

76
SPECIAL DISTRICTS

64
CONSERVATION DISTRICTS

89
TOWNSHIPS

198
MUNICIPALITIES

2024 MEMBERS

COUNTIES | 63

Aurora County	Hyde County
Beadle County	Jackson County
Bennett County	Jerauld County
Bon Homme County	Jones County
Brookings County	Kingsbury County
Brown County	Lake County
Brule County	Lawrence County
Buffalo County	Lincoln County
Butte County	Lyman County
Campbell County	Marshall County
Charles Mix County	McCook County
Clark County	McPherson County
Clay County	Meade County
Codington County	Mellette County
Corson County	Minnehaha County
Custer County	Moody County
Davison County	Oglala Lakota County
Day County	Pennington County
Deuel County	Perkins County
Dewey County	Potter County
Douglas County	Roberts County
Edmunds County	Sanborn County
Fall River County	Spink County
Faulk County	Stanley County
Grant County	Sully County
Gregory County	Todd County
Haakon County	Tripp County
Hamlin County	Union County
Hand County	Walworth County
Hanson County	Yankton County
Harding County	

SPECIAL DISTRICTS | 76

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

2024 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 | 89

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

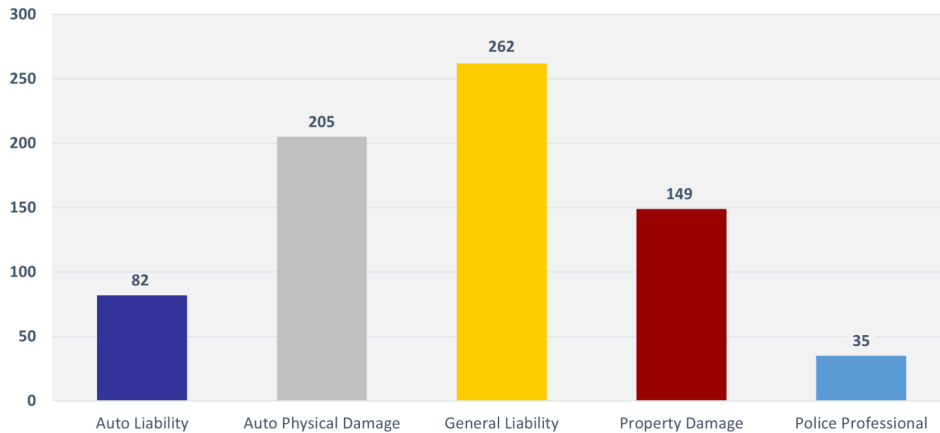
2024 MEMBERS

MUNICIPALITIES | 198

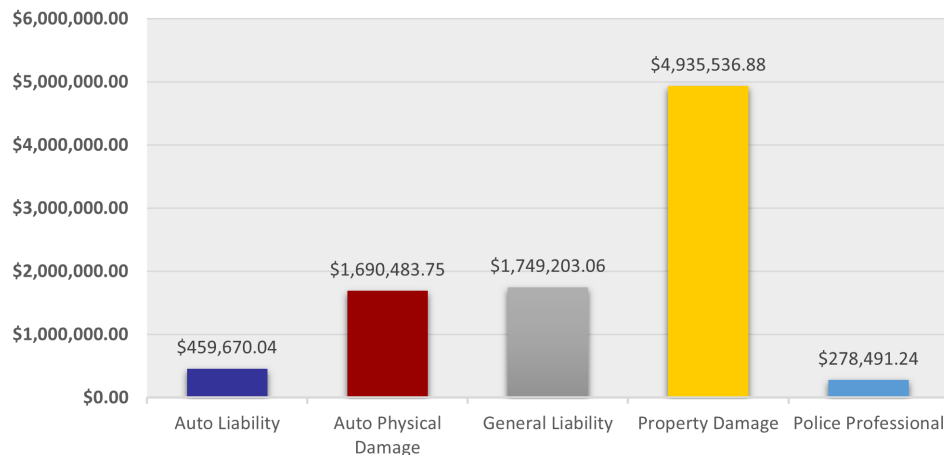
Aberdeen	Canistota	Dell Rapids	Hermosa	McIntosh	Pierre	Turton
Alcester	Canova	Delmont	Herrick	McLaughlin	Powder House	Valley Springs
Alexandria	Canton	Doland	Highmore	Midland	Pass CID	Veblen
Alpena	Carthage	Draper	Hill City	Milbank	Prairie Village	Vermillion
Andover	Castlewood	Dupree	Hosmer	Mission Hill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

CLAIMS SERVICES

NUMBER OF CLAIMS PER TYPE, 2024



AMOUNT INCURRED PER TYPE, 2024



Claims are inevitable. That's why providing Members with professional, timely, and experienced claims service is a top priority. The SDPAA and Claims Associates understand the unique challenges Members face and we are here to help thru out the claims process.

Claims Associates adheres to a claim handling process that stresses prompt communications and timely thorough investigations. Whenever possible, we prefer to investigate when recollections of events are fresh. This leads to better outcomes and more timely resolution of member's claims.

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

209

Loss Control Surveys

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

45

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.*

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

LOSS CONTROL SERVICES

Members Encouraged to Use Free Legal Guidance Hotlines

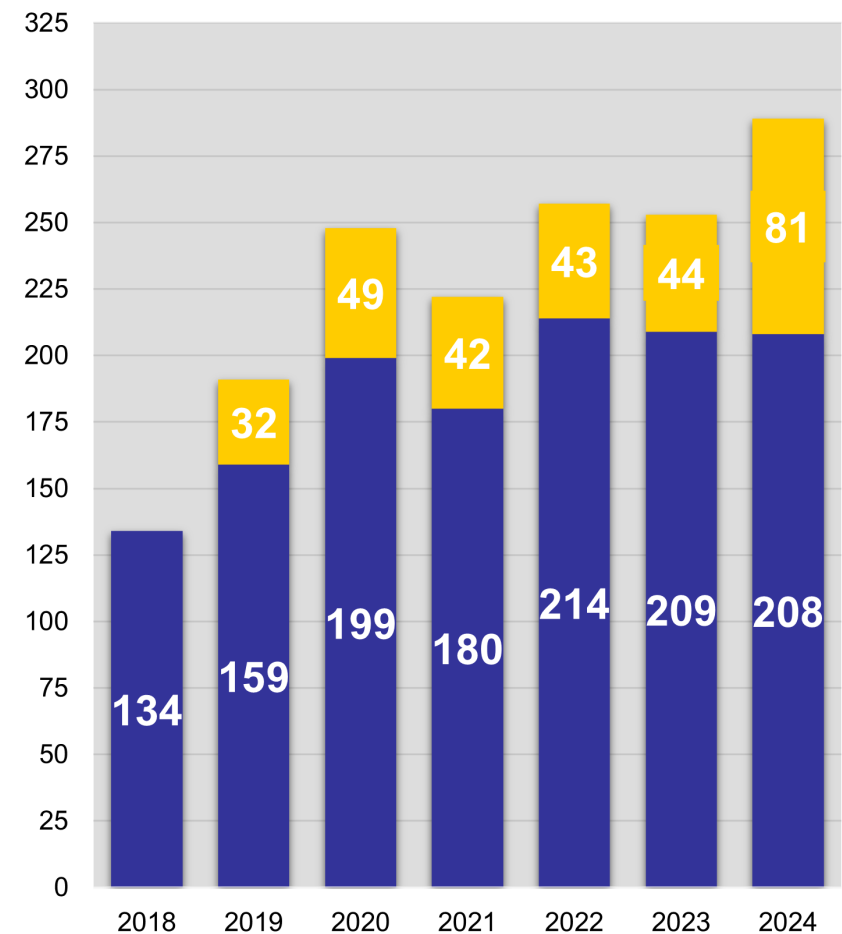
Two free hotlines are available for Members with questions concerning employment practices and/or civil legal issues. The hotlines are sponsored by SDPAA and coordinated by SBI.

EMPLOYMENT PRACTICES HOTLINE
Provides Members with access to attorneys specializing in employment law.
In 2024, **62 Members** made a total of **208 calls**.

GOVERNMENT PRACTICES HOTLINE
Offers Members guidance with civil legal issues other than employment practices.
In 2024, **40 Members** made a total of **81 calls**.

HOTLINE CALLS PER YEAR 2018–2024

Note: Government Practices Hotline created April 2019



LOSS CONTROL SERVICES

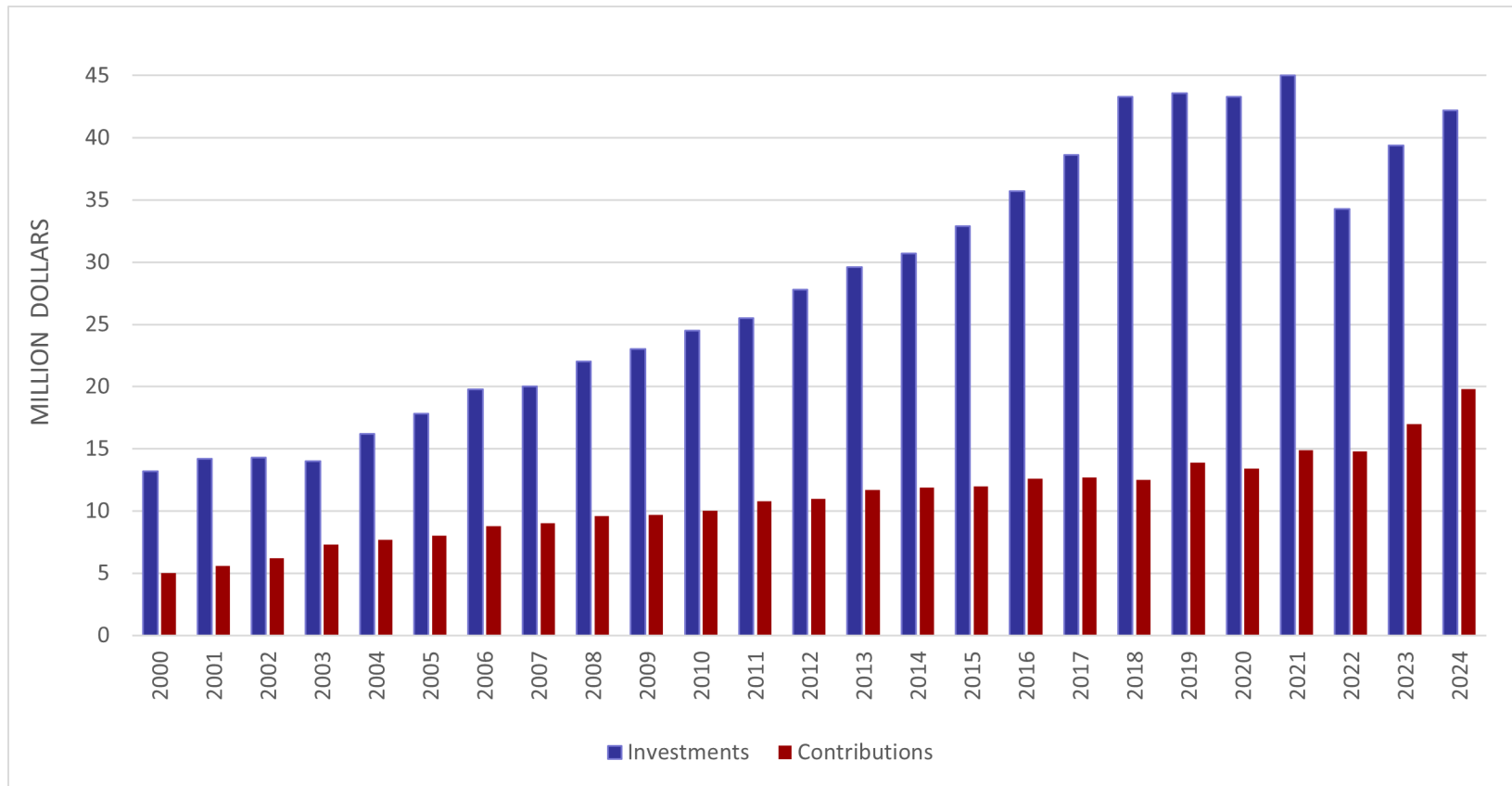
Free training programs are designed to help reduce liability exposures for SDPAA Members. Regardless of the risk management topic, SBI works to provide a wide variety of training sessions.



INVESTMENTS

Since it began in 1987, the South Dakota Public Assurance Alliance has had steady growth in Membership and contributions. With 490 Members and over \$42.2 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



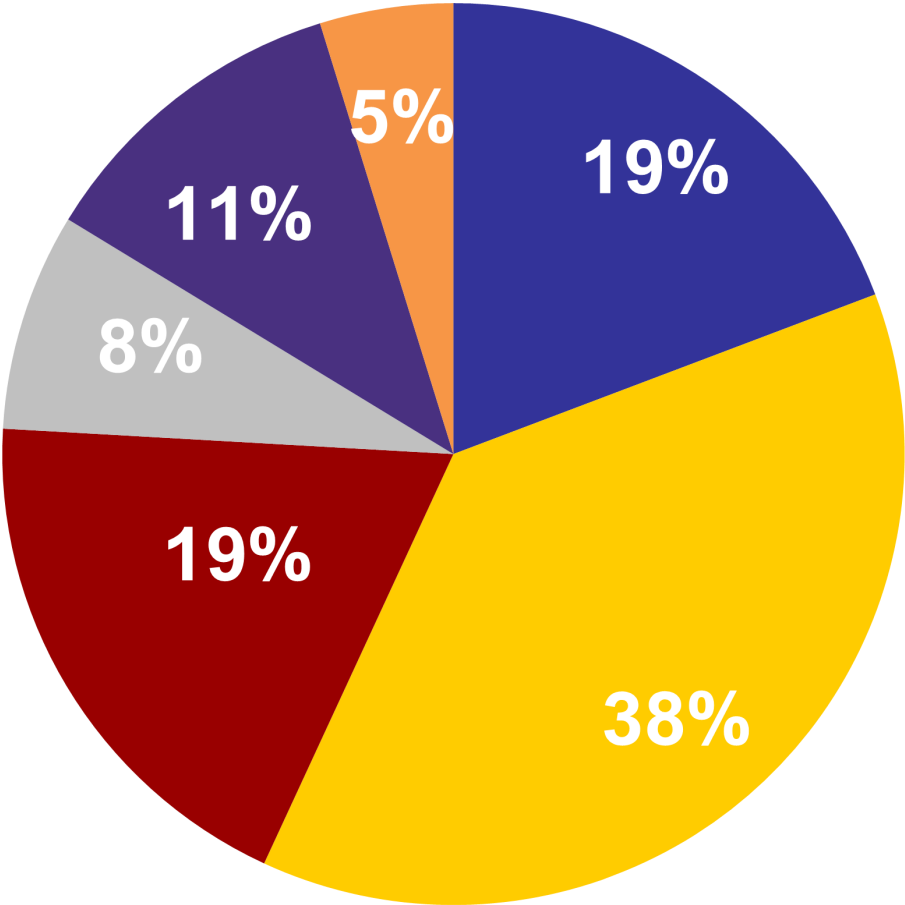
INVESTMENTS

as of Dec. 31, 2024

OVER
\$42
MILLION

In
Investments
In 2024

Asset Allocation



<div></div>	Municipal Bonds	\$8,124,649
<div></div>	US Treasury and Agencies' Securities	\$15,902,354
<div></div>	Certificates of Deposit	\$8,026,761
<div></div>	Corporate Bonds	\$3,299,599
<div></div>	Equity and Exchange Traded Funds	\$4,860,912
<div></div>	Cash and Money Market Fund	\$2,018,342

Total Investments \$42,232,617

Statement of
NET POSITION

as of Dec. 31, 2024

ASSETS:

Cash and Cash Equivalents	\$2,018,340
Receivables	\$2,138,058
Investments	\$40,214,275
Other Assets	\$1,340,492
Total Assets	\$45,711,165

LIABILITIES AND MEMBERS' EQUITY

LIABILITIES:

Accounts Payable and Accrued Expenses	\$146,597
Unearned Contributions	\$5,025,520
Losses and Loss Adjustment Expense Reserve	\$10,104,513
Total Liabilities	\$15,276,630

NET POSITION

\$30,434,535

Total Liabilities and Members' Equity \$45,711,165

Statement of
**REVENUES, EXPENSES &
CHANGE IN NET POSITION**
as of Dec. 31, 2024

UNDERWRITING:

Contributions	\$19,878,077
Reinsurance Ceded	(\$8,366,108)
Total Operating Revenue	\$11,511,969

LOSSES:

Losses and Loss Adjustment Expenses Incurred	\$12,049,588
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GENERAL AND ADMINISTRATIVE EXPENSES:

Administrative Expenses	\$1,505,290
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Operating Gain/(Loss)	(\$2,042,909)
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NON-OPERATING INCOME AND (EXPENSE):

Net Investment Income	\$1,859,155
Earned member equity, NLC Mutual Ins. Co.	\$52,112
Total Non-Operating Income	\$1,911,267

CHANGE IN NET POSITION	(\$131,642)
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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.

Justin Swarbrick, 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.sdpaaonline.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 Hwy
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
Asst City Administrator,
Brandon
2000-2017

Mic Kreutzfeldt
Highway Superintendent,
McCook County
2012-2019

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

Mike Hall
City Risk Manager
(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

David Reiss
SD Municipal League
Ft. Pierre 2022-Feb. 2024

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
Sara Rankin, 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

