



2025 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.

2025 BOARD OF DIRECTORS

Find the most current board at sdpaonline.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
Justin Weiland
City Administrator,
City of Tea



AT-LARGE MEMBER
Steve Harding
Mayor,
City of Pierre



Jason LaFayette
City Administrator,
City of Belle Fourche



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



Adam Karst
Director of
Administration,
Watertown
Municipal Utilities



Michael Schulte
City Administrator,
City of Volga

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. 2025 was yet another good year for the SDPAA and its members. Your SDPAA team continues to work with technology partner, Buildable Custom Software to fine tune our data management system. We hope to expand member access to on-line services in the near future.

The challenges facing our members continue to get more complicated every day. With the full support of the SDPAA Board of Directors your Shared Risk Pool provides some of the best resources and training available to members to maximize effectiveness, minimize risk, and be there when things go wrong.

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 2025. As we reflect 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.

At the heart of the SDPAA is a simple philosophy: Member focused, Member owned, Member governed, and Member driven. This commitment guides 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.

Throughout the year, we continued our focus on conservative growth to safeguard 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 dedicated to delivering timely, practical, and proactive solutions—whether through on-site consultations, virtual training, or customized guidance—to help Members protect their assets and serve their communities with confidence.

The SDPAA Board of Directors, elected from among our Members, provides 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—professionals with deep roots in public service and claims management—continues to take pride in delivering exceptional service. We understand the unique challenges our Members face and remain steadfast in being a reliable partner as they navigate 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, stronger, and more resilient South Dakota.

Please don't hesitate to reach out 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 2025 with 516 members. This is up from 490 members 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
516
Members
In 2025

2025 MEMBERS

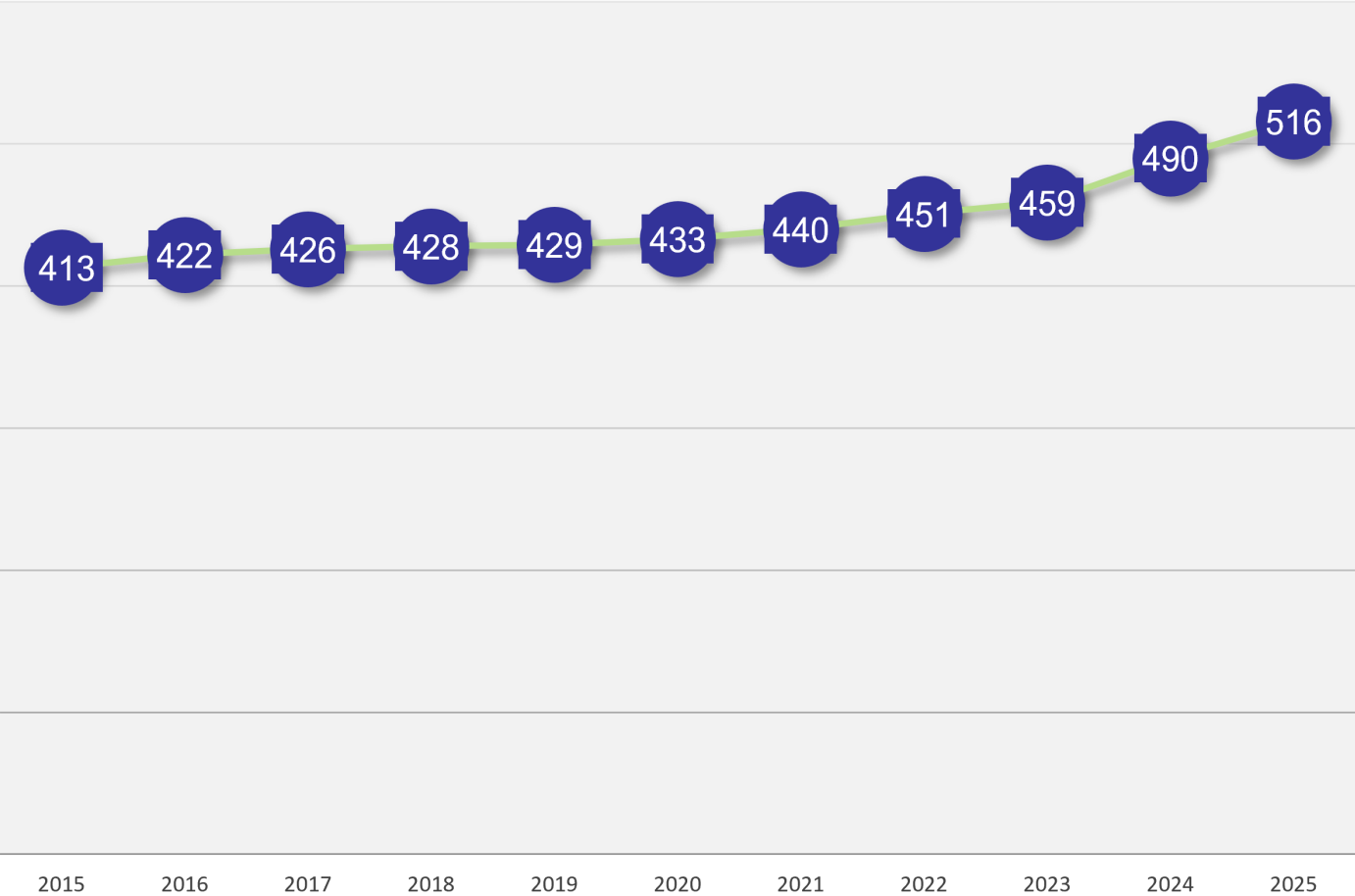
65
COUNTIES

87
SPECIAL
DISTRICTS

63
CONSERVATION
DISTRICTS

91
TOWNSHIPS

210
MUNICIPALITIES



2025 MEMBERS

COUNTIES | 65

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	Miner County
Custer County	Minnehaha County
Davison County	Moody County
Day County	Oglala Lakota County
Deuel County	Pennington County
Dewey County	Perkins County
Douglas County	Potter County
Edmunds County	Roberts County
Fall River County	Sanborn County
Faulk County	Spink County
Grant County	Stanley County
Gregory County	Sully County
Haakon County	Todd County
Hamlin County	Tripp County
Hand County	Union County
Hanson County	Walworth County
Harding County	Yankton County
Hughes County	Ziebach County
Hutchinson County	

SPECIAL DISTRICTS | 87

Alexandria Fire District	Custer Ambulance District	Limbo Road District	Son Rise North Road District
Angostura Irrigation District	Custer Fall River Waste Management District	Long's Lakeview Road District	South Dakota Association of County Commissioners
Becks Residential Addition Road District	Dakota Landing Road District	Lower Crow Creek Watershed District	South Dakota Municipal League
Belle Fourche Irrigation District	Davison-Hanson Ambulance District	Lyons Volunteer Fire Department	South Dakota Public Assurance Alliance Board of Directors
Black Hills Council of Local Governments	Eagle Valley Road District	Meade County Rural Ambulance District	South Dakota Public Funds Investment Trust
Blucksberg Mountain Estates Road District	East Custer Sewer & Water District	Meadow Crest Road District	South Eastern Council of Governments
Boulder Park Road District #2	East Jones County Fire District	Meadow Crest Sanitary District	South Park Road District
Brant Lake Sanitary District	Edgemont Ambulance District	Mountain Pines Road District	South Sundance Road District
Brookings Municipal Utilities	First District Association of Local Governments	MRC Regional Railroad Authority	Southern Missouri Recycling & Waste Management District
Brown Co Mud Creek Watershed District	Hartford Area Industrial Park Road District	Murphy Ranch Road District	Spearfish Rural Fire Protection District
Canyon Springs Preserve Road District	Harney Mountain #1 Road District	Niche Sanitary District	Spring Creek-Cow Creek Sanitary District
Canyon Springs Sanitary & Water District	Hartford Area Industrial Park Road District	North 40 Acres Road District	Star Valley Road District
Castlewood Ambulance District	Health Pool of SD Board of Trustees	North Brookings Sanitary and Water District	Sunny Turkey Court Road District
Castlewood Fire District	Hot Brooke Area Road District	North Marsh Lake Watershed District	Sunset Ranch Road District
Cedar Hills Road District	Hot Springs Rural Fire District	Northeast Box Canyon Road District	Trailwood Village Road District
Centennial Hills Road District	Knotty Pine Road District	Northwest SD Regional Landfill Assn.	University & Bridle Estates Sanitary District
Central Plains Water Development District	Lake Cochrane Sanitary District	Paradise Acres Road District	Upper Crow Creek Watershed District
Central SD Enhancement District	Lake Herman Sanitary District	Pickereel Lake Sanitary District	West Dakota Water Development District
Claire City Fire Protection District	Lake Madison Sanitary District	Pine Shadows Road District	Woodford Ranch Estate Road District
Codger's Castaway Road District	Lake Pelican Water Project District	Planning & Development Dist. III	Woodland Hills Sanitary District
Codger's Cove Road District	Lead-Deadwood Sanitary District	Renner Sanitary District	
Corson Village Sanitary District	Lesterville Rural Fire Protection District	SDML Workers' Compensation Fund Board of Directors	
Crooks Housing & Redevelopment Commission		Sioux Falls Regional Airport Authority	

2025 MEMBERS

CONSERVATION DISTRICTS | 63

Aurora County CD	Haakon County CD	Todd County CD
Badlands CD	Hamlin County CD	Turner CD
Beadle CD	Hand County CD	Walworth County CD
Bennett County CD	Hanson County CD	Yankton County CD
Bon Homme County CD	Harding County CD	Ziebach County CD
Brookings County CD	Hughes County CD	
Brown County CD	Hutchinson County CD	
Butte CD	Hyde County CD	
Campbell County CD	Jackson County CD	
Charles Mix CD	Jerauld CD	
Clark County CD	Jones County CD	
Clay County CD	Kingsbury CD	
Clearfield-Keyapaha & Hamill CD	Lake County CD	
Codington County Soil CD	Lawrence County CD	
Corson CD	Lincoln CD	
Custer CD	Marshall County CD	
Davison CD	McCook County Soil CD	
Day County CD	McPherson County CD	
Deuel County CD	Mellette County CD	
Dewey 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	Spink CD	
	Stanley County CD	
	Sully County CD	

TOWNSHIPS | 91

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

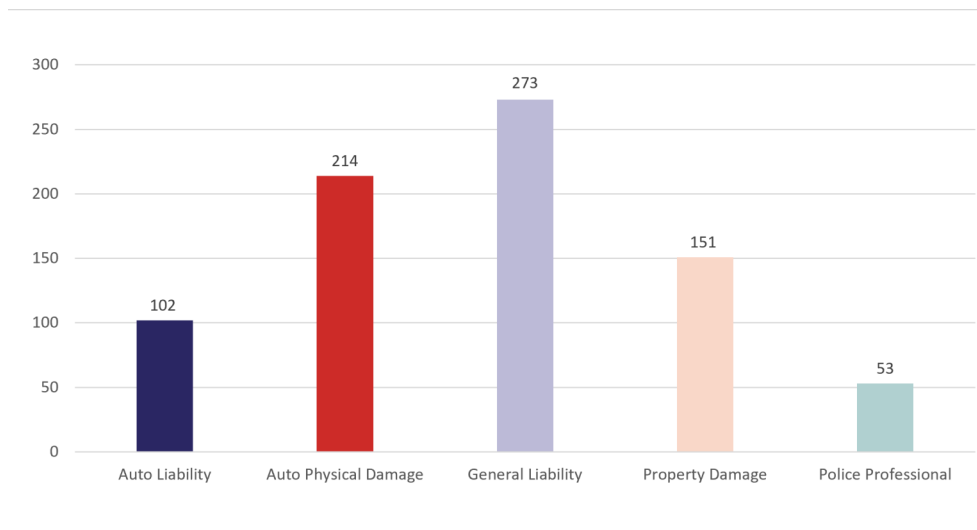
2025 MEMBERS

MUNICIPALITIES | 210

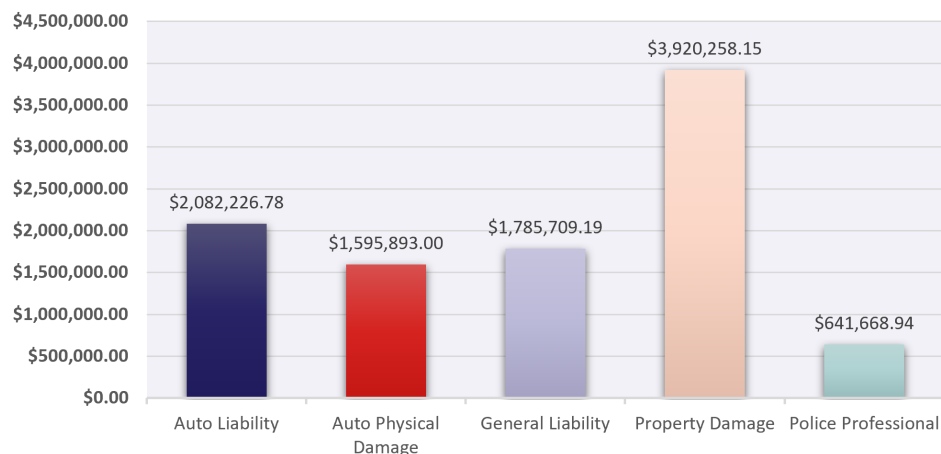
Aberdeen	Canistota	Doland	Highmore	Midland	Quinn	Wagner
Alcester	Canova	Draper	Hill City	Milbank	Ree Heights	Wall
Alexandria	Canton	Dupree	Hosmer	Mission Hill	Roscoe	Warner
Alpena	Carthage	Eagle Butte	Hot Springs	Mission	Roslyn	Wasta
Andover	Castlewood	Edgemont	Howard	Mitchell	Selby	Watertown
Astoria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

CLAIMS SERVICES

NUMBER OF CLAIMS PER TYPE, 2025



AMOUNT INCURRED PER TYPE, 2025



Claims Associates is committed to providing SDPAA Members with professional, timely, and experienced claims service. We understand the unique challenges Members face and we are here to help throughout the claims process.

As the charts indicate, most categories of claims remained steady in terms of claim counts. The largest driver of claim volume is weather. Strong storms can cause significant property damage to buildings, vehicles, and equipment. Winter storms can also cause damage, and adverse conditions increase the odds of accidents.

In the past several years, we have seen an increase in cyber-related theft in the form of fraudsters posing as contractors or other service providers who send Members emails requesting changes in payment instructions. Simple phone calls can help prevent these types of losses.

Other drivers of overall costs are severity of injuries in automobile accidents and the costs associated with defending Police Professional 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

189

**Loss Control
Surveys**

2,009

**Property
Valuations**

LOSS CONTROL SERVICES

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.

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
Safety Benefits, Inc.
888.313.0839
safety-benefits.com



PROPERTY VALUATIONS

Beginning in 2025, the SDPAA partnered with HCA, a nationally recognized expert in property appraisal services. HCA works with Pools and public agencies across the nation, and this partnership has provided the SDPAA with a unique opportunity to level up our property valuation program.



PROPERTY VALUATIONS
HCA Asset Management

LOSS CONTROL SERVICES

Members Encouraged to Use Free Legal Guidance Hotlines

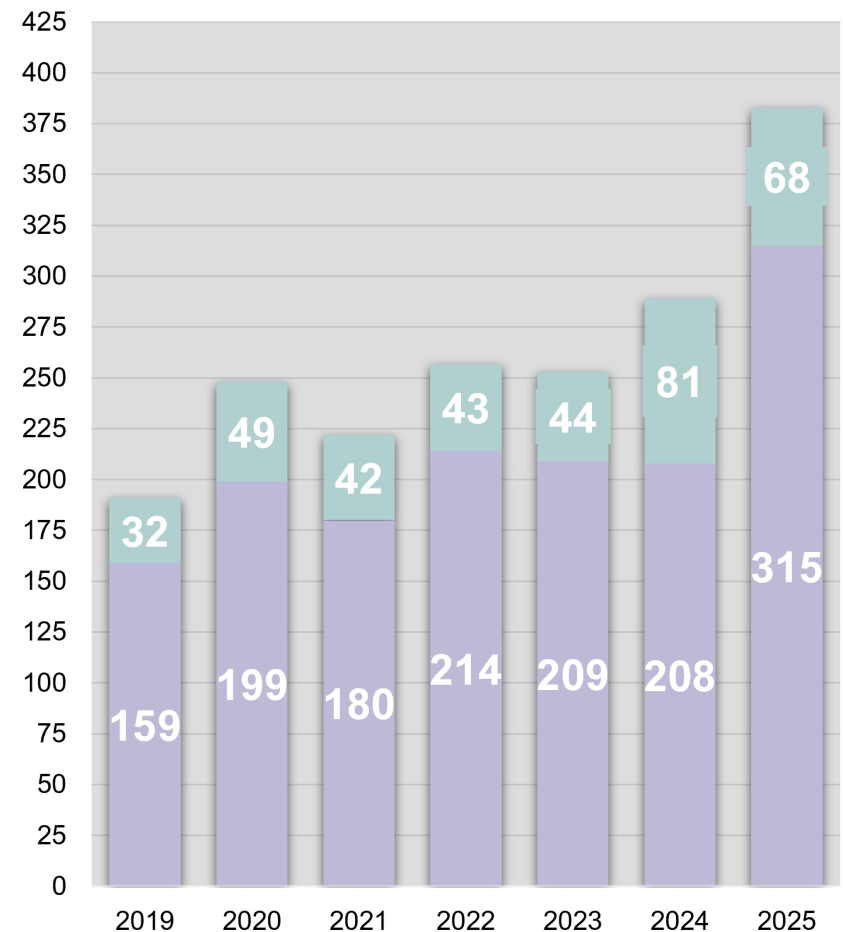
Two free hotlines are available for Members with questions concerning employment practices and/or civil legal issues. The hotlines are sponsored by SDPAA and coordinated by SBI.

EMPLOYMENT PRACTICES HOTLINE
Provides Members with access to attorneys specializing in employment law.
In 2025, **85 Members** made a total of **315 calls**.

GOVERNMENT PRACTICES HOTLINE
Offers Members guidance with civil legal issues other than employment practices.
In 2025, **42 Members** made a total of **68 calls**.

HOTLINE CALLS PER YEAR 2019–2025

Note: Government Practices Hotline created April 2019



LOSS CONTROL SERVICES

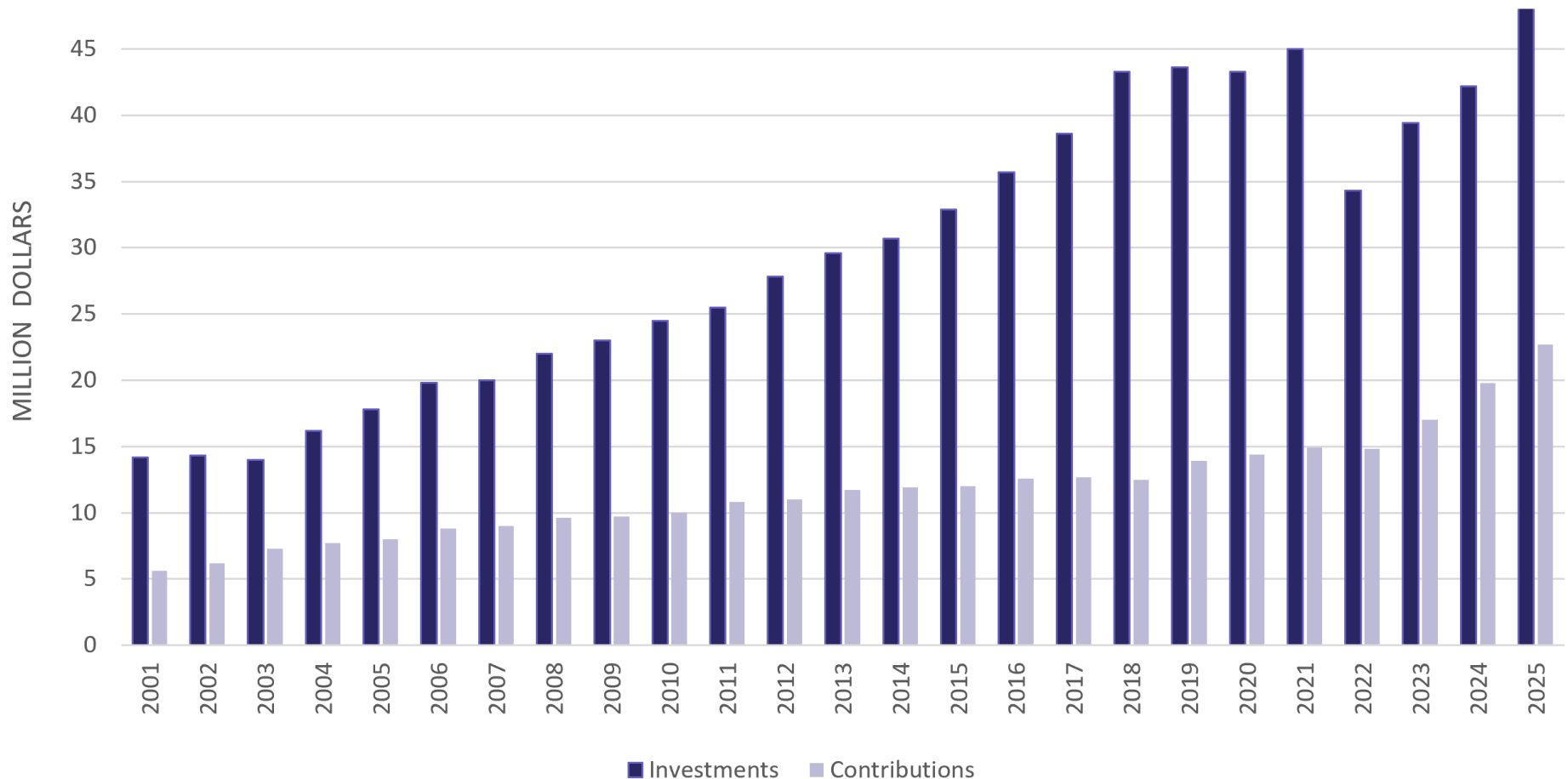
Free training programs are designed to help reduce liability exposures for SDPAA Members. Regardless of the risk management topic, SBI works to provide a wide variety of training sessions.



INVESTMENTS

Since it began in 1987, the South Dakota Public Assurance Alliance has had steady growth in Membership and contributions. With 516 Members and over \$50 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



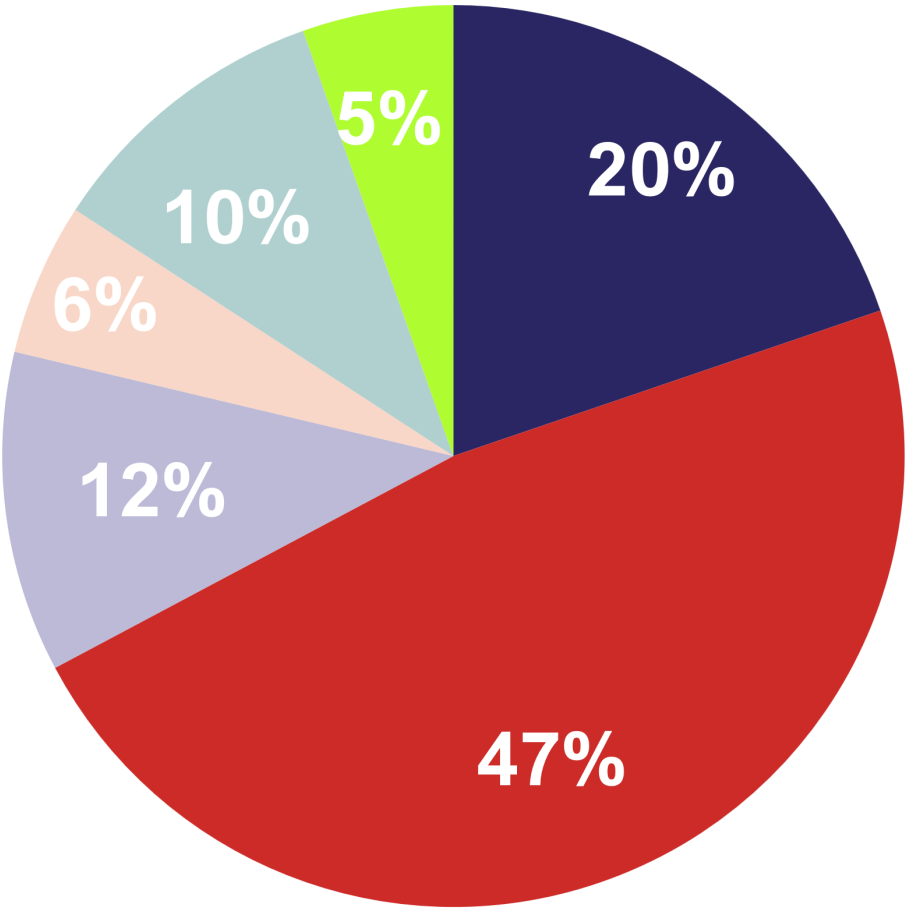
INVESTMENTS

as of Dec. 31, 2025

OVER
\$50
MILLION

In
Investments
In 2025

Asset Allocation



	Municipal Bonds	\$10,013,770
	US Treasury and Agencies' Securities	\$24,031,574
	Certificates of Deposit	\$5,824,960
	Corporate Bonds	\$2,773,403
	Equity and Exchange Traded Funds	\$5,269,052
	Cash and Money Market Fund	\$2,737,721

Total Investments \$50,650,480

Statement of
NET POSITION

as of Dec. 31, 2025

ASSETS:

Cash and Cash Equivalents	\$2,737,722
Receivables	\$1,242,443
Investments	\$47,912,759
Other Assets	\$2,154,256
Total Assets	\$54,047,180

LIABILITIES AND NET POSITION

LIABILITIES:

Accounts Payable and Accrued Expenses	\$240,639
Unearned Contributions	\$6,287,356
Losses and Loss Adjustment Expense Reserve	\$14,766,266
Total Liabilities	\$21,294,261

NET POSITION	\$32,752,919
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Total Liabilities and Net Position	\$54,047,180
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**REVENUES, EXPENSES &
CHANGE IN NET POSITION**

as of Dec. 31, 2025

UNDERWRITING:

Contributions	\$22,686,150
Reinsurance Ceded	(\$8,794,579)
Total Operating Revenue	\$13,891,571

LOSSES:

Losses and Loss Adjustment Expenses Incurred	\$13,346,203
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GENERAL AND ADMINISTRATIVE EXPENSES:

Administrative Expenses	\$1,505,603
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Operating Gain/(Loss)	(\$960,235)
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NON-OPERATING INCOME AND (EXPENSE):

Net Investment Income	\$3,219,723
Earned member equity, NLC Mutual Ins. Co.	\$58,896
Total Non-Operating Income	\$3,278,619

CHANGE IN NET POSITION	\$2,318,384
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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

Safety Benefits, Inc.

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

PROPERTY VALUATION SERVICES

HCA Asset Management

Contact SDPAA staff directly with
questions about property valuations.

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

Hampton Iverson, 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

Lisa Katzenstein
Director of Admin. Svcs.
Sturgis, 2017-2024

Chandra Phillips
Finance Officer
Winner, 2022-2024

Bill O'Toole
Director of Human
Resources
Sioux Falls 2021-2024

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

