



Office rent is 24% below the national average.

— Moody's Analytics

80 insurance company headquarters are in DSM.

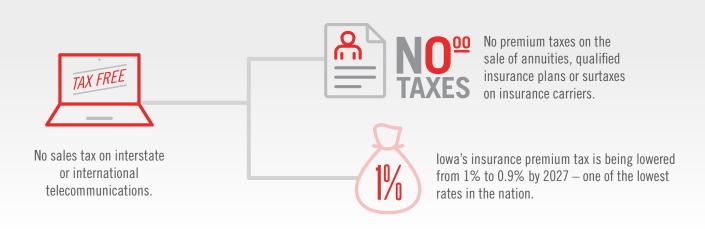
— Iowa Insurance Division

12 ½

The cost of doing business is 12% lower than the national average.

— Moody's Analytics

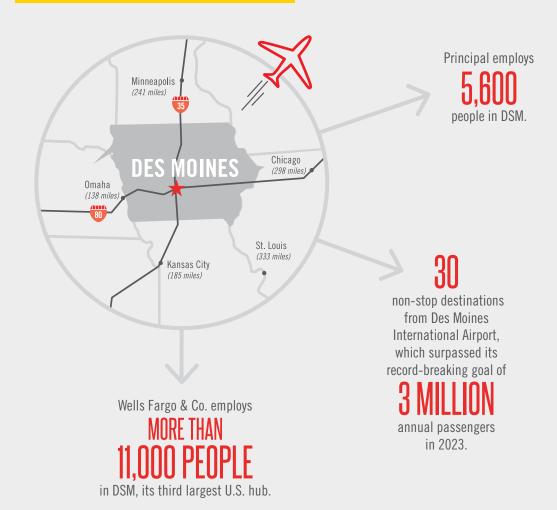
## FAIR, CONSISTENT REGULATORY ENVIRONMENT





# **DSMUSA**

#### MAJOR MIDWEST HUB



# **IDEAL TALENT POOL**



Highest concentration of insurance employment among U.S. metros — four times more than the national average.

— U.S. Bureau of Labor Statistics



Drake University. Iowa State University and the University of Iowa have actuarial science programs.



the concentration of actuaries.

— JobsEQ



Job training program reimburses over per new insurance industry job based on increased payroll.

#### SID JUWARKER

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### **MAJOR INSURANCE** AND FINANCE **COMPANIES IN DSM USA**

Accordia Life American Equity Investment

Athene

Continental Western Group

Delta Dental of Iowa

**DLL Finance** 

**EMC Insurance Companies** 

Farmers Mutual Hail Insurance Company of Iowa

FBL Financial Group, Inc.

F&G Annuities & Life

Fidelity & Guaranty Life

Grinnell Mutual Reinsurance

GuideOne Insurance

Holmes Murphy & Associates

Homesteaders Life Company

IMT Insurance

John Deere Financial

Mercer

Met Life

Mortgage Compliance Advisors

Nationwide

NCMIC Group, Inc.

Principal

Rain and Hail, a CHUBB Company

Sammons Financial Group

Symetra Life Insurance Company

Venerable

Wellmark Blue Cross Blue Shield of Iowa Wells Fargo & Co.