

INSURANCE AND FINANCIAL SERVICES

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DSMUSA

DES MOINES, IOWA

PREMIUM BUSINESS ENVIRONMENT



Office rent is 24% below the national average.
— Moody's Analytics

Over 80 insurance company headquarters are located in Greater Des Moines.
— Iowa Insurance Division

15% LOWER

The cost of doing business is 15% lower than the national average.
— Moody's Analytics

FAIR, CONSISTENT REGULATORY ENVIRONMENT



No sales tax on interstate or international telecommunications.



NO TAXES

No premium taxes apply to the sale of annuities or qualified insurance plans, and no surtaxes are imposed on insurance carriers.



Iowa's insurance premium tax is being lowered from 1% to 0.9% by 2027 – one of the lowest rates in the nation.

MAJOR MIDWEST HUB



Principal employs nearly

5,600

people in Greater Des Moines.

MORE THAN 30

non-stop destinations from Des Moines International Airport, which sees over

3.1 MILLION

passengers annually.

Wells Fargo & Co. employs

MORE THAN 10,000 PEOPLE

in DSM, its fourth largest U.S. hub.

MAJOR INSURANCE AND FINANCE COMPANIES IN DSM USA

American Equity Investment
ARAG
Athene
Bankers Trust
Continental Western Group
Cottingham & Butler
Delta Dental of Iowa
DLL Finance
EMC Insurance Companies
EY
F&G Annuities & Life
Farmers Mutual Hail Insurance Company of Iowa
FBL Financial Group, Inc.
First Interstate Bank
Global Atlantic Financial Group
Grinnell Mutual Reinsurance
GuideOne Insurance
Holmes Murphy & Associates
Homesteaders Life Company
IMT Insurance
John Deere Financial
Kuvare
Mercer
Met Life
Nationwide
NCMIC Group, Inc.
Principal
Rain and Hail, a CHUBB Company
Sammons Financial Group
Shazam
U.S. Bank
Wellabe
Wellmark Blue Cross Blue Shield of Iowa
Wells Fargo & Co.

IDEAL TALENT POOL



6th highest concentration of Insurance Underwriters — nearly 3 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



Ask us about using state employee withholding tax dollars for training including on-the-job training expenses administered by the Iowa Community College system.

TIFFANY LOUK

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GREATER DES MOINES PARTNERSHIP