

INSURANCE AND FINANCIAL SERVICES

PREMIUM BUSINESS ENVIRONMENT



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

82 insurance company headquarters are in DSM.
— *Iowa Insurance Division*

14%
LOWER

The cost of doing business is 14% lower than the national average.
— *Moody's Analytics*

FAIR, CONSISTENT REGULATORY ENVIRONMENT



No sales tax on interstate or international telecommunications.



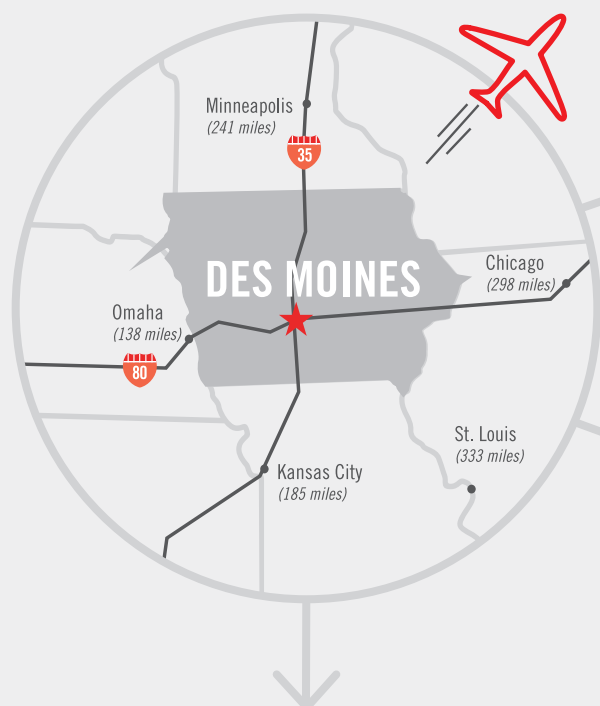
NO⁰⁰
TAXES

No premium taxes on the sale of annuities, qualified insurance plans or surtaxes 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
5,600
people in DSM.

31
non-stop destinations
from Des Moines
International Airport,
which surpassed its
record-breaking goal of
3.1 MILLION
annual passengers
in 2024.

Wells Fargo & Co. employs
**MORE THAN
11,000 PEOPLE**
in DSM, its third largest U.S. hub.

MAJOR INSURANCE AND FINANCE COMPANIES IN DSM USA

American Equity Investment
ARAG
Athene
Bankers Trust
Continental Western Group
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
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



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



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

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**GREATER DES MOINES
PARTNERSHIP**