



DES MOINES, IOWA

# DSM USA

## INSURANCE AND FINANCIAL SERVICES



### PREMIUM BUSINESS ENVIRONMENT

**17** %  
**LOWER**

The cost of doing business is 17 percent lower than the national average.  
— *Moody's Analytics*



Office rent is 18 percent below the national average.  
— *Moody's Analytics*



Eighty-one insurance company headquarters.  
— *Iowa Insurance Division*

### FAIR, CONSISTENT REGULATORY ENVIRONMENT



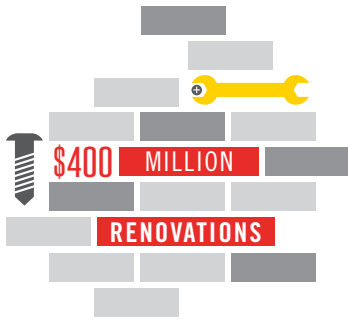
No sales tax on computers or custom software. No sales tax on interstate or international telecommunications.



No premium taxes on the sale of annuities, qualified insurance plans or surtaxes on insurance carriers.



# MAJOR MIDWEST HUB



Principal employs more than 6,500 people in Greater Des Moines (DSM) and has invested \$400 million in a Downtown campus renovation.



**14,000 EMPLOYEES**

Wells Fargo & Co. employs 14,000 people in DSM, its third largest U.S. hub.



20 non-stop destinations from Des Moines International Airport and more than 2.8 million annual passengers.

# IDEAL TALENT POOL



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

— U.S. Bureau of Labor Statistics



Thirty-seven percent have a bachelor's degree or higher.

— U.S. Census Bureau



Job training program reimburses up to \$7,000 per new insurance industry job based on increased payroll.

# MAJOR INSURANCE AND FINANCE COMPANIES IN DSM USA

Accordia Life | American Enterprise Group, Inc. | American Equity Investment | ARAG | Athene | Continental Western Group | Delta Dental of Iowa | DLL Finance | EMC Insurance Companies | Farmers Mutual Hail Insurance Company of Iowa | FBL Financial Group, Inc. | Fidelity and 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 | Voya Financial | Wellmark Blue Cross Blue Shield of Iowa | Wells Fargo & Co.

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