

Dakota Homestead Title Insurance Company is a leading provider of Title Insurance and Real Estate Services in the Mid West. We are based in Sioux Falls South Dakota, where our conservative values guide our core principles: Customer Service, Financial Stability, and Ethical Standards. We have been building our business since 1993 and continue to partner with quality title agents and escrow companies. Dakota Homestead has been consecutively rated "A-Exceptional" by Demotech, Inc. Regardless of the severity of a general economic downturn or deterioration in the insurance cycle, underwriters earning a Financial Stability Rating® from Demotech, Inc. of "A" possess Exceptional financial stability related to maintaining positive surplus as regards policyholders.

Financial Summary: 12/31/08*			
Net Admitted Assets	Policy Holder Surplus	Net Income after tax	Direct Premium Written
\$3,107,073	\$1,372,237	(\$383,322)	\$7,127,718

Commitment to Customer Service: Our agents consistently rate Dakota Homestead number one in agent service, underwriting support and technical assistance. Dakota Homestead has dedicated staff to help agents grow their title agencies. Dakota Homestead insures over one billion dollars in real estate every year.

Financial Stability in Tough Times: As the Mid West's leading regional underwriter, we have the financial strength to be here today and well into the future. We have carefully guided our fiscal policy to provide ample policyholder surplus to cover reserves and future claims. Our company has maintained net admitted assets over \$3 million dollars for the last 5 years and we continue to grow our premium reserve yearly. You can be assured that we will be here when you need us.

Ethical Standards in Today's Business Environment: Our high ethical standards guide our business every day. We subscribe to the American Land Title Association's Principles of Fair Conduct. We believe in working with agent partners who also subscribe to high ethical standards in their businesses.

Dakota Homestead Title Insurance Company currently maintains licenses in 13 states, including: Arizona, Arkansas, Colorado, Indiana, Kansas, Massachusetts, Minnesota, Missouri, North Dakota, Nebraska, New Mexico, South Dakota, and Wyoming. Call on us today to be your title underwriter.



Our offices:

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