

## PRAIRIE DOC Continued from A3

motion, but to honor people's humanity, safety, and agency while still communicating the value of direct service work.

One of the most common pitfalls is what some call "hardship" or "bootstrap" storytelling. This is the idea that success comes only from individual effort and that suffering must be emphasized to prove impact. These stories often rely on pity-inducing language, exaggerate trauma, or cast providers as heroes while families appear passive or broken. Not only does this framing erase strengths and resilience, it

ignores the real systems that shape people's lives, such as access to housing, health care, child care, and economic opportunity.

A more ethical approach focuses on balanced, multidimensional stories. Dignified storytelling acknowledges challenges while also highlighting strengths, goals, decision-making, and progress. It shows people as parents, workers, community members, and partners and not just as clients or problems to be solved. It shifts the narrative from rescue to relationship.

Consent is another critical piece of ethical and dignified storytelling. Consent is not just a form signed once and filed away. True informed consent requires that people understand why their story is being shared, what will be created, where and how it will be shared, and for how long. It must happen in accessible language, in settings where it's genuinely safe to say no, and with the clear understanding that consent can be withdrawn at any time. What felt acceptable at intake may not feel safe months or years later.

Sometimes, the most ethical storytelling choice is not to share a story at all. If there is any risk of harm, retraumatization, stigma, or identification, especially in situations involving young children or families facing substance use, violence, or child welfare involvement. The answer may need to be no. Saying no to sharing a client's story isn't a failure; it's ethical leadership.

Fortunately, there are always alternatives. Aggregated data, composite stories, systems-level insights, and reflective narratives can demonstrate impact without putting individuals at risk. And when individual stories are shared. Co-creation, with families reviewing and approving how they're represented, offers one of the strongest safeguards.

A useful litmus test is this: If you wouldn't want the family to read what you wrote about them in an article or report, don't write it. People are always more important than program promotion.

Every story is an opportunity to honor or to harm. The choices that clinicians and other direct service providers make every day shape not only individual experiences,

but organizational culture and public understanding. Practicing dignified storytelling helps ensure that the stories we tell today build trust, respect, and dignity for years to come.

Darla Biel, Ed.D. is Assistant Director of the Center for Prevention of Child Maltreatment (CPCM) within USD's School of Health Sciences. Her research interests include community-engaged scholarship, social determinants and health, and cross-sector collaboration efforts in primary prevention of childhood adversity. Biel leads the Early Childhood Comprehensive Systems (ECCS) grant funded by HRSA and is a member of the SD Childcare Task Force's executive committee. She lives in Brookings, South Dakota, with her husband, Marc. Follow The Prairie Doc® at [www.prairiedoc.org](http://www.prairiedoc.org), Facebook, Instagram, YouTube, and Tik Tok. Prairie Doc Programming includes On Call with the Prairie Doc®, a medical Q&A show (most Thursdays at 7 p.m. on SDPB, YouTube and streaming on Facebook), 2 podcasts, and a radio program (on SDPB, Sundays at 6 a.m. and 1 p.m.).

## 2025 Insurance Abstracts

25151	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
State Farm General Insurance Company In the state of IL	
Total Assets	8,961,374,531
Total Liabilities	7,602,096,018
Aggregate write-ins for special surplus funds	18,800,000
Common Capital	10,000,000
Stock Preferred Capital	0
Stock	
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	400,000,000
Gross Paid in and Contributed Surplus	687,500,000
Unassigned funds (surplus)	242,978,513
Total Capital and Surplus	1,359,278,513
Total Liabilities, Capital	8,961,374,531
And Surplus	

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Direct Premiums Earned	0
Total Direct Losses Incurred	0
Total Accident and Health Direct Premiums Earned	0
Total Accident and Health Direct Losses Incurred	0

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**  
I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.  
IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of March, A.D. 2026 (SEAL).

**JON GODFREAD**  
Commissioner of Insurance  
**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE COMPANY'S CERTIFICATE OF AUTHORITY**

WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2025 conformable to the requirements of the laws of this State regarding the business of insurance and

WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,

NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2027.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of March, A.D., 2026 (SEAL)

**JON GODFREAD**  
Commissioner of Insurance  
(June 11, 18 & 25),

66974	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
North American Company For Life And Health Insurance In the state of Iowa	
Total Assets	46918244552
Total Liabilities	44457642885
Aggregate write-ins for special surplus funds	132170034
Common Capital	25000000
Stock Preferred Capital	0
Stock	
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	431000000
Gross Paid in and Contributed Surplus	882491131
Unassigned Funds	1012440502
Total Capital and Surplus	2460601667
Total Liabilities, Capital	46918244552
And Surplus	

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Life and Annuity Premiums Written	10344440
Total Life and Annuity Direct Losses Paid	10879980
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses Paid	0

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**JON GODFREAD**  
Commissioner of Insurance  
(June 11, 18 & 25),

43460	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
Aspen American Insurance Company In the state of TX	
Total Assets	2815937636
Total Liabilities	1613610754
Aggregate write-ins for special surplus funds	13114022
Common Capital	42000000
Stock Preferred Capital	0
Stock	
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	1068043991
Unassigned funds (surplus)	116968869
Total Capital and Surplus	1202326882
Total Liabilities, Capital	2815937636
And Surplus	

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Direct Premiums Earned	462753097
Total Direct Losses Incurred	279312375
Total Accident and Health Direct Premiums Earned	0
Total Accident and Health Direct Losses Incurred	-637353

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**JON GODFREAD**  
Commissioner of Insurance  
(June 11, 18 & 25),

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