



By Carrie Knutson, Horticulture agent NDSU Extension – Grand Forks County

If you live within a few blocks of my house, you may have heard me screaming in frustration recently. My tomato seedlings keep threatening to die.

I followed all the recommended steps to grow healthy seedlings. I used fresh potting soil, cleaned and disinfected my seedling trays, and even purchased new ones specifically for my tomatoes.

Much to my dismay, the bot-

tom leaves on my tomato plants are falling off again! The leaves are turning yellow, and some of them are deformed. I don't remember this specific symptom from last year, but it gave me a big clue toward solving this mystery.

I think the culprit is the intumescence, also known as oedema or edema, of my tomatoes. Regardless, this is an abiotic plant disorder. An abiotic plant disorder is different than a plant disease. It is not caused by a living thing, such as an insect, fungus or bacteria, but by environmental or cultural factors such as weather, nutrient deficiencies,

soil conditions or excess water.

Let's take a quick look at the plant process involved in this disorder: transpiration. Transpiration is the loss of water through pores (stomata) in the leaves. The process moves water and nutrients up the plant for use in photosynthesis.

Intumescence occurs when plants take up water faster than it can be transpired through the leaves. This water buildup causes swollen, blisterlike areas on the leaves. If the injury continues, leaves will turn yellow and drop. Sound familiar?

The disorder usually occurs when soil moisture is high, com-

bined with cool nighttime temperatures and high humidity. It is a common disorder in greenhouse-grown tomatoes, and varieties differ in their susceptibility. It is common in ivy geraniums, but can occur in begonia, ornamental sweet potato vine, broccoli, cabbage and cauliflower.

Changing the environment is the best way to manage the disorder. Management strategies include avoiding overwatering, increasing air movement and ventilation, spacing plants, and improving lighting. I transplanted my tomatoes to improve spacing, added a small fan for air movement and invested in a



Oedema management strategies include avoiding overwatering, increasing air movement and ventilation, spacing plants, and improving lighting. (NDSU photo)

quality set of grow lights.

I have done as much as I can to manage the disorder. Unfortunately, I think the tomato plants will continue to struggle until it is nice enough to put

them outside in my makeshift greenhouses. I think I will search for another tomato variety to grow next year. Happy gardening!

Newspaper readers will see an abundance of insurance statements

A law change will require a greater number of insurance abstract statements to be published in North Dakota newspapers this year.

During the 69th Legislative Assembly, the North Dakota Legislature enacted House Bill 1398, which modified the publishing requirements for insurance companies doing business in North Dakota. The change

nearly doubles the number of companies required to publish these financial statements, and requires all companies to publish in all eight judicial districts.

These publications have occurred in North Dakota newspapers for decades, but readers will notice significantly more than usual. Last year, all of the abstracts were distributed only to newspapers with the largest cir-

ulation in each judicial district. Prior to 2025, all newspapers shared equally in making these publications.

Traditionally, the notices were published in May, but so far, only about half have complied by supplying their information. "This will require publication of these notices in batches, possibly stretching into July," said Cecile Wehrman, executive di-

rector of the North Dakota Newspaper Association. Under N.D.C.C. § 26.1-03-10 as amended by House Bill 1398, an insurance company shall submit an abstract of the annual statement on the form prescribed by the commissioner. This abstract must be published at least three times in a newspaper of general circulation and evenly distributed for publication across all

newspapers operating in each of the state's eight judicial districts. Proof of publication must be filed with the commissioner within four months after the filing of the annual statement.

"These changes came about as a means of restoring publication to all newspapers in the state, rather than concentrating publication only in the largest newspapers, as had been directed by

the insurance commissioner," said Wehrman.

Payment for publication of these notices comes from the insurance companies. No tax dollars are involved.

The purpose of the statements is to provide consumers information about the financial stability of companies people pay premiums to for property/casualty, life and health insurance.

What are all these insurance statements?

During the 69th Legislative Assembly, the North Dakota Legislature enacted House Bill 1398, which modified the publishing requirements for insurance companies doing business in North Dakota, as it relates to publication of the Company Abstract of Statement.

Under N.D.C.C. § 26.1-03-10 as amended by House Bill 1398, an insurance company shall submit an abstract of the annual statement on the form prescribed by the commissioner.

This abstract must be published at least three times in a newspaper of general circulation and evenly distributed for publication across all newspapers operating in each of the state's eight judicial districts. Proof of publication must be filed with the commissioner within four months after the filing of the annual statement.

The modifications made under House Bill 1398 during the 69th Legislative Assembly require all insurance companies to publish their Abstract in all eight judicial districts.

Payment for publication of these notices comes from the insurance company, not state government.

69140	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
First Allmerica Financial Life Insurance Company in the state of Massachusetts	
Total Assets	15751851873
Total Liabilities	15604032994
Aggregate write-ins for special surplus funds	10791503
Common Capital Stock	5000010
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	384062043
Unassigned Funds	-252024677
Total Capital and Surplus	1,100,186,805
Total Liabilities, Capital and Surplus	15751851873
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Life and Annuity Premiums	872
Written	0
Total Life and Annuity Direct Losses	0
Paid	0
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses	0
Paid	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	
34, 35, 36	

22187	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
Greater New York Mutual Insurance Company in the state of New York	
Total Assets	3,386,052,858
Total Liabilities	2,285,866,053
Aggregate write-ins for special surplus funds	1,700,000
Common Capital Stock	0
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	110,000,000
Gross Paid in and Contributed Surplus	0
Unassigned Funds	988,486,805
Total Capital and Surplus	1,100,186,805
Total Liabilities, Capital and Surplus	3,386,052,858
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Direct Premiums	0
Earned	0
Total Life and Annuity Direct Losses	0
Paid	0
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses	0
Incurred	0
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34, 35, 36	

68594	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
American Amicable Life Insurance Company in the state of Texas	
Total Assets	536,658,549
Total Liabilities	451,091,696
Aggregate write-ins for special surplus funds	6,721,980
Common Capital Stock	3,158,420
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	280,398,747
Unassigned Funds	(204,712,294)
Total Capital and Surplus	85,566,853
Total Liabilities, Capital and Surplus	536,658,549
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Life and Annuity Premiums	517,862
Written	0
Total Life and Annuity Direct Losses	199,925
Paid	0
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses	0
Incurred	0
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34, 35, 36	

30830	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
Arch Indemnity Insurance Company in the state of Missouri	
Total Assets	354,758,377
Total Liabilities	204,205,082
Aggregate write-ins for special surplus funds	0
Common Capital Stock	5,000,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	15,173,541
Unassigned Funds	(130,379,754)
Total Capital and Surplus	150,553,295
Total Liabilities, Capital and Surplus	354,758,377
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Direct Premiums	8,879
Earned	17,356
Total Life and Annuity Direct Losses	0
Paid	0
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses	0
Incurred	0
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60445	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
Saglor Life Insurance Company in the state of Arizona	
Total Assets	6396932275
Total Liabilities	6227384339
Aggregate write-ins for special surplus funds	0
Common Capital Stock	2499999
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	125966848
Gross Paid in and Contributed Surplus	452948434
Unassigned Funds	(40,173,745)
Total Capital and Surplus	1,594,579,36
Total Liabilities, Capital and Surplus	159457936
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Life and Annuity Premiums	8033755
Written	0
Total Life and Annuity Direct Losses	9658085
Paid	0
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses	0
Incurred	0
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84824	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
Commonwealth Annuity & Life Insurance Company in the state of Massachusetts	
Total Assets	12532044142
Total Liabilities	105748340529
Aggregate write-ins for special surplus funds	85833983
Common Capital Stock	2526000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	1645000000
Gross Paid in and Contributed Surplus	6367649563
Unassigned Funds	(1317100000)
Total Capital and Surplus	6793703613
Total Liabilities, Capital and Surplus	112532044142
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Life and Annuity Premiums	7653
Written	0
Total Life and Annuity Direct Losses	191196
Paid	0
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses	0
Incurred	0
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67148	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
Occidental Life Insurance Company Of North Carolina in the state of Texas	
Total Assets	375,612,982
Total Liabilities	307,218,476
Aggregate write-ins for special surplus funds	4,410,241
Common Capital Stock	2,500,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	40,311,966
Unassigned Funds	(11,036,034)
Total Capital and Surplus	68,284,506
Total Liabilities, Capital and Surplus	375,612,982
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Life and Annuity Premiums	307,294
Written	0
Total Life and Annuity Direct Losses	50,104
Paid	0
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses	0
Incurred	0
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91693	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
IA American Life Insurance Company in the state of Texas	
Total Assets	316,278,907
Total Liabilities	197,242,873
Aggregate write-ins for special surplus funds	1,286,469
Common Capital Stock	11,640,370
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	330,225,906
Unassigned Funds	(224,116,711)
Total Capital and Surplus	110,036,034
Total Liabilities, Capital and Surplus	316,278,907
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Life and Annuity Premiums	36,691
Written	0
Total Life and Annuity Direct Losses	31,435
Paid	0
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses	0
Incurred	0
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