



Insurance Legals

North Dakota Gardening

By Kelsey Deckert, Horticulture agent, NDSU Extension - Burlleigh County

We are rounding out the month of May already! Is anyone else wondering where the month went?

May is the month for planting gardens. Somebody asked me just last week, "Have you planted your garden yet?" When I get asked this in mid-May, I tend to chuckle to myself before I give my spiel on why my garden isn't planted yet.

Living in the central part of

the state, around mid-May is our last frost date. I have learned my lesson, as many experienced gardeners have.

Several years ago, early May was beautiful and warm. On Mother's Day weekend that year, temperatures were above 70 degrees Fahrenheit, and I went ahead and planted my garden. It was about a week later when frost hit; my gardening season just ended before it started. I purchased more seeds and plants and replanted. From that lesson, I never plant prior to Memorial Day weekend. I learned that

patience is the best practice for getting past the potential frost date.

Each year, when I am preparing for my garden, I always add something new to the garden or landscape. I have gotten used to my husband putting up a new bed, new planters or even new yard décor for Mother's Day. It has become routine each year for the last few years for him to ask what this year's yard or garden project will be. We always complete the new project before even thinking about planting the garden.

In April, after attending

Gardening Day Saturday in Grand Forks, I decided what my Mother's Day project was going to be. I listened to a speaker from Bailey's Nursery give a presentation titled "All About Hydrangeas." The presentation focused on the breeding process and how varieties were developed.

At the end of the presentation, he shared his top recommended varieties for North Dakota. I wrote them down and spent a good portion of the drive home going down a rabbit hole about hardy, compact varieties. I have always liked hydrangeas and have

wanted to get a hydrangea tree for my yard.

As I was researching, my husband said, "Do I even need to ask what this year's project is going to be?" So rather than sharing the variety of hydrangea I was going to plant, I explained I needed a new bed for them and the perfect place for it. He surprised me not only with the hydrangea bed, but also with a second bed next to it for perennials.

We wrapped up that project last week, and I can't wait to see it come to life this growing season. If you are wondering which variety I chose, I landed on Little Lime Punch Panicle Hydrangea.

As I finish writing this column, the answer to "Have you planted your garden yet?" is no. Once my Mother's Day project is finished each year, then I move on to choosing seeds and flowers for my gar-



Patience is the best practice for getting past the last potential frost date. (Pixabay photo)

den beds. This Memorial Day weekend, you will find me out in the garden planting. I have my seeds and flowers ready to go.

For more information about gardening, contact your local

NDSU Extension agent. Find the Extension office for your county at <https://www.ndsu.edu/agriculture/extension/extension-county-offices>.

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 come 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	10781503
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	147819878
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
Paid	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
Paid	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	(50,379,754)
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	17,356
Earned	8,879
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
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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	6386932275
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	452848434
Unassigned Funds	(40,173,745)
Total Capital and Surplus	159547936
Total Liabilities, Capital and Surplus	159547936
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
Paid	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	131717022
Total Capital and Surplus	678703613
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
Paid	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	68,294,506
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
Paid	0
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34, 35, 36	

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
Paid	0
STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE	