

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 circulation 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 director of the North Dakota Newspaper Association.

Dakota Gardener: The Birds And The Bees And The Trees

By Joe Zeleznik, Forester, NDSU Extension

A few years ago, I picked up beekeeping as a hobby. To be honest, I'm not a very good beekeeper. Mostly, the bees keep themselves.

The honeybees, along with myriad native insects and even a few bird species, are critical partners in helping trees reproduce. In general, the trees produce a sweet nectar for the animal, while the animal moves around pollen for the plants.

And sometimes the insect will take some of the protein-rich pollen for its own use. It's nature's own win-win situation.

Trees with showy flowers are primarily insect-pollinated. The chokecherries and juneberries in my yard are a classic example of this setup. But there are others.

The first showy-flowered shrubs I see each year are the forsythias. They have bright yellow flowers, and I saw some blooming just a few days ago. I also saw some dandelions at the same time.

My favorite tree-flower is from the northern catalpa, a tree native to the eastern U.S. Catalpa has clusters of large, multicolored, trumpet-shaped flowers. These are primarily pollinated by bumblebees and, surprisingly, moths.

Northern catalpa trees do well in the southern third of North Dakota but might struggle as we move further north. They need a protected site and could likely use some supplemental water to perform best.

While insects do a great job pollinating trees and other plants, some tree species pollinate best by simply using the wind.

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.

linating trees and other plants, some tree species pollinate best by simply using the wind.

American elm is one of the first trees to flower in the spring, and it's wind-pollinated. Our native boxelder, willows and aspens are close behind. Some have been blooming for two weeks, and the elms are already producing seeds.

One group that flowers a little bit later are the spruce trees. The tiny pink-purple cones are produced at the branch tips, even before the tree starts growing new leaves.

The big challenge with wind-pollinated trees? All that pollen in the air can be tough on some people, and I'm one of them (ironically, I'm actually allergic to cottonwood pollen).

The result of all this activity is fruit, the plant reproduces and can spread its genes via the next generation. While we can eat the chokecherries and juneberries, I wouldn't recommend trying the catalpa fruit. It's a long, bean-shaped pod with thin, papery, winged seeds.

In all this discussion of the birds and the bees, the birds have been mostly left out so far.

Yes, there are several examples of birds pollinating trees and other plants, though they're usually specialists. In our own yard, the ruby-throated hummingbirds love our Dropmore Scarlet honeysuckle vine.

Okay, that's not a tree. But its flowers, and the hummingbirds, are beautiful!

Knowing Stroke Signs Can Save A Life When Every Minute Counts

A stroke can change a life in an instant. In the minutes after symptoms begin, quick action can help protect the brain, reduce long-term disability and save a life, according to the American Stroke Association, a division of the American Heart Association.

On average, nearly two million brain cells die every minute a stroke goes untreated, making early recognition and treatment critical. During May, American Stroke Month, the Stroke Association is highlighting the importance of recognizing stroke warning signs and understanding how early treatment and prevention can make a meaningful difference when it matters most.

Stroke is the fourth-leading cause of death, according to the American Heart Association's 2026 Heart Disease and Stroke Statistical Update[1], and a leading cause of serious, long-term disability in the United States. Each year, approximately 800,000 people in the U.S. experience a stroke. A stroke can happen to anyone, at any age.

Three things you can do to take action against stroke:

1. Learn B.E. F.A.S.T. to spot a stroke. If you see sudden Balance loss, Eye or vision changes, Face drooping, Arm weakness or Speech difficulty, it's time to call 911. Explore the signs by playing the B.E. F.A.S.T. Experience at Stroke.org/StrokeMonth.

2. Understand your stroke risk and explore ways to lower it. Identifying personal risk factors, especially high blood pressure, the leading risk factor for stroke, can help you have informed conversations with your health care team about stroke prevention and long term brain health.

3. Find support after stroke. Re-

covery is a journey and connection matters. Explore support services for survivors and care partners, including virtual Stroke Meetups, and sign up for the Stroke Connection e-newsletter at Stroke.org/Stroke-Month.

“Stroke symptoms don't wait, and neither should you,” said Dr. Mike Manchak, a vascular neurologist with Sanford Health in Fargo. “If you notice sudden changes like face drooping, arm weakness or trouble speaking, call 911 immediately, even if the symptoms seem mild or go away. Learning the B.E. F.A.S.T. warning signs and acting right away gives stroke patients the best chance for lifesaving treatment and a better recovery. It's a simple step anyone can take to protect themselves and the people they love.”

Recognize Stroke Warning Signs: B.E. F.A.S.T.

When a stroke happens, blood flow to the brain is interrupted. The longer treatment is delayed, the greater the risk of lasting damage. In many smaller communities, there are few doctors and hospitals, which results in less specialized care and longer travel during emergencies. Calling 911 is the fastest way to get stroke care. EMS can begin treatment immediately and alert the hospital stroke team before you arrive. Rural hospital staff are trained to provide rapid stroke evaluation and treatment and play a key role in stabilizing patients for transport to stroke-capable hospitals for surgical treatment options.

B.E. F.A.S.T. is a simple way to

remember common stroke warning signs:

- Balance Loss - Sudden trouble walking, dizziness or loss of coordination
- Eye (Vision) Changes - Sudden vision loss or trouble seeing in one or both eyes
- Face Drooping - One side of the face droops or feels numb; a smile may look uneven
- Arm Weakness - One arm feels weak or numb or drifts downward when raised
- Speech Difficulty - Slurred speech or trouble speaking
- Time to Call 911 - If someone shows any of these signs, even if symptoms go away, calling 911 right away can help get lifesaving care started. Noting when symptoms first appeared can also support treatment decisions.

Take steps to prevent stroke
According to the Heart Association and the Stroke Association, approximately 80 percent of strokes are preventable. High blood pressure is the leading risk factor for stroke[2], and uncontrolled blood pressure, diabetes and obesity significantly increase risk.

A large majority of strokes can be prevented by taking steps to:

- Manage blood pressure. Lowering and controlling blood pressure reduces the risk of stroke. Regular checkups, monitoring at home and following a treatment plan can lower risk and support long term brain health.
- Build healthy habits. Eating

10

**ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025**
of the

SBLI Life Insurance Company
In the state of Virginia

Total Assets	3669279930
Total Liabilities	2508000
Aggregate write-ins	0
for special surplus funds	2926752
Common Capital Stock	2508000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	117392
Unassigned Funds	79638900
Total Capital and Surplus	202465652
Total Liabilities, Capital And Surplus	3669279930

**NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025**

Total Life and Annuity Premiums Written	584
Total Life and Annuity Direct Losses Paid	0
Total Accident and Health Direct Premiums	3272
Written	
Total Accident and Health Direct Losses Paid	3825

**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

**ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025**
of the

The General Automobile Insurance Company, Inc.
In the state of Wisconsin

Total Assets	57,821,011
Total Liabilities	17,918,901
Aggregate write-ins	0
for special surplus funds	3,000,000
Common Capital Stock	0
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	41,644,297
Unassigned funds (surplus)	1,257,813
Total Capital and Surplus	45,902,110
Total Liabilities, Capital And Surplus	57,821,011

**NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025**

Total Direct Premiums Earned	0
Total Direct Losses Incurred	0
Total Accident and Health Direct Premiums	0
Earned Written	
Total Accident and Health Direct Losses	0
Incurred	

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JON GODFREAD
Commissioner of Insurance

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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

67726

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the Penn Mutual Life Insurance Company In the state of PA	ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the Brighthouse Life Insurance Company In the state of Delaware
Total Assets 35,508,934,160	Total Assets 192764891358
Total Liabilities 31,304,748,300	Total Liabilities 189164838434
Aggregate write-ins 0	Aggregate write-ins 0
for special surplus funds 217,105,075	for special surplus funds 0
Common Capital Stock 0	Common Capital Stock 75000000
Preferred Capital Stock 0	Preferred Capital Stock 0
Aggregate Write-ins for Other Than 0	Aggregate Write-ins for Other Than 0
Special Surplus Funds 0	Special Surplus Funds 811670000
Surplus Notes 892,185,446	Gross Paid in and Contributed Surplus 503279527
Gross Paid in and Contributed Surplus 0	Unassigned Funds -2321896603
Unassigned Funds 3,094,895,339	Total Capital and Surplus 360052924
Total Capital and Surplus 4,204,185,860	Total Liabilities, Capital And Surplus 192764891358
Total Liabilities, Capital And Surplus 35,508,934,160	

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025
Total Life and Annuity Premiums Written 3,394,263	Total Life and Annuity Premiums Written 85697613
Total Life and Annuity Direct Losses Paid 2,284,075	Total Life and Annuity Direct Losses Paid 93790881
Total Accident and Health Direct Premiums 0	Total Accident and Health Direct Premiums 53364
Written 0	Written 0
Total Accident and Health Direct Losses Paid 0	Total Accident and Health Direct Losses Paid 8321

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE	STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE
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STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE	STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE
COMPANY'S CERTIFICATE OF AUTHORITY	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	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

10340

ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025

of the
Stonington Insurance Company
In the state of Pennsylvania

Total Assets	19,352,637
Total Liabilities	1,636,432
Aggregate write-ins	0
for special surplus funds	0
Common Capital Stock	3,500,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	
Contributed Surplus	21,208,445
Unassigned funds (surplus)	(6,992,239)
Total Capital and Surplus	17,716,206
Total Liabilities, Capital And Surplus	19,352,637

NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025

Total Direct Premiums Earned	20,057
Total Direct Losses Incurred	536
Total Accident and Health Direct Premiums	0
Earned Written Total Accident and Health Direct Losses	0
Incurred	

STATE OF NORTH DAKOTA
OFFICE OF THE COMMISSIONER
OF INSURANCE

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JON GODFREAD
Commissioner of Insurance

STATE OF NORTH DAKOTA
OFFICE OF THE COMMISSIONER
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JON GODFREAD
Commissioner of Insurance

ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025

of the
The Hartford Steam Boiler Inspection And Insurance Company
In the state of Connecticut

Total Assets	2,544,447,416
Total Liabilities	1,523,986,482
Aggregate write-ins	0
for special surplus funds	0
Common Capital Stock	10,000,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	
Contributed Surplus	681,608,776
Unassigned funds (surplus)	382,817,290
Total Capital and Surplus	1,020,460,934
Total Liabilities, Capital And Surplus	2,544,447,416

NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025

Total Direct Premiums Earned	796,057
Total Direct Losses Incurred	61,678
Total Accident and Health Direct Premiums	0
Earned Written Total Accident and Health Direct Losses	0
Incurred	

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JON GODFREAD
Commissioner of Insurance

well, staying active, not smoking and keeping up with routine health screenings all play an important role in reducing stroke risk. The Heart Association's Life's Essential 8™ outlines key steps for improving and maintaining cardiovascular and brain health.

• Reduce the risk of a second stroke. Prevention takes on added importance for people who have had a stroke or a transient ischemic attack (TIA), sometimes called a “warning stroke.” Nearly 1 in 4 strokes occur in people who have had a previous stroke[3]. Understanding what caused the first stroke and identifying personal risk factors can help guide next steps and reduce the chance of another one.

Support that meets you where you are

Stroke recovery looks different for everyone, and support can play an important role along the way. The Stroke Association offers resources designed to help survivors and care partners feel informed, connected and supported, including live, virtual Stroke Meetups where participants can share experiences, ask questions and learn from trusted experts. Stay connected with recovery tools and support by signing up for the Stroke Connection e-newsletter.

Stroke can happen suddenly. Knowing the signs with B.E. F.A.S.T. can help you respond when minutes matter. This American Stroke Month, explore trusted resources, practical tools and support Stroke.org/StrokeMonth.

The HCA Healthcare Foundation is a national sponsor of the American Stroke Association's Together to End Stroke® initiative and American Stroke Month.