

# 2025 Insurance Abstracts

**13168**

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

Merastar Insurance Company  
In the state of Illinois

Total Assets	68,424,607
Total Liabilities	41,594,066
Aggregate write-ins	0
for special surplus funds	
Common Capital	3,000,000
Stock Preferred Capital	0
Stock Aggregate	
Write-ins for Other Than	0
Special Surplus Funds	
Surplus Notes	0
Gross Paid in and	68,463,845
Contributed Surplus	
Unassigned funds (surplus)	-44,633,304
Total Capital and Surplus	26,830,541
Total Liabilities, Capital	68,424,607
And Surplus	

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

Total Direct Premiums	0.00
Earned	
Total Direct Losses	0.00
Incurred	
Total Accident and	0.00
Health Direct Premiums	
Earned	
Total Accident and	0.00
Health Direct Losses	
Incurred	

**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  
(May 7, 14, 28)

**16109**

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

Starr Specialty Insurance Company  
In the state of Texas

Total Assets	270,675,651
Total Liabilities	96,892,839
Aggregate write-ins	0
for special surplus funds	
Common Capital	5,000,000
Stock Preferred Capital	0
Stock Aggregate	
Write-ins for Other Than	0
Special Surplus Funds	
Surplus Notes	0
Gross Paid in and	161,100,000
Contributed Surplus	
Unassigned funds (surplus)	7,682,812
Total Capital and Surplus	173,782,812
Total Liabilities, Capital	270,675,651
And Surplus	

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

Total Direct Premiums	165421523
Earned	
Total Direct Losses	63596415
Incurred	
Total Accident and	0
Health Direct Premiums	
Earned	
Total Accident and	0
Health Direct Losses	
Incurred	

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

Total Direct Premiums	22169
Earned	
Total Direct Losses	-147
Incurred	
Total Accident and	0
Health Direct Premiums	
Earned	
Total Accident and	0
Health Direct Losses	
Incurred	

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**JON GODFREAD**  
Commissioner of Insurance  
(May 7, 14, 28)

**42552**

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

NOVA Casualty Company  
In the state of NY

Total Assets	108987866
Total Liabilities	674580
Aggregate write-ins	0
for special surplus funds	
Common Capital	4200000
Stock Preferred Capital	0
Stock Aggregate	
Write-ins for Other Than	0
Special Surplus Funds	
Surplus Notes	0
Gross Paid in and	82917091
Contributed Surplus	
Unassigned funds (surplus)	18196195
Total Capital and Surplus	105313286
Total Liabilities, Capital	105987866
And Surplus	

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

Total Direct Premiums	165421523
Earned	
Total Direct Losses	63596415
Incurred	
Total Accident and	0
Health Direct Premiums	
Earned	
Total Accident and	0
Health Direct Losses	
Incurred	

**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**

**AUTHORITY**

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**JON GODFREAD**  
Commissioner of Insurance  
(May 7, 14, 28)

**25186**

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

EMC Property & Casualty Company  
In the state of Iowa

Total Assets	16185723
Total Liabilities	97165
Aggregate write-ins	0
for special surplus funds	
Common Capital	3300000
Stock Preferred Capital	0
Stock Aggregate	
Write-ins for Other Than	0
Special Surplus Funds	
Surplus Notes	0
Gross Paid in and	2146542
Contributed Surplus	
Unassigned funds (surplus)	10642016
Total Capital and Surplus	16088558
Total Liabilities, Capital	16185723
And Surplus	

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

Total Direct Premiums	331850
Earned	
Total Direct Losses	-41623
Incurred	
Total Accident and	0
Health Direct Premiums	
Earned	
Total Accident and	0
Health Direct Losses	
Incurred	

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**JON GODFREAD**  
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**JON GODFREAD**  
Commissioner of Insurance  
(May 7, 14, 28)

**13412**

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

Austin Mutual Insurance Company  
In the state of Minnesota

Total Assets	87,227,842
Total Liabilities	3,112,054
Aggregate write-ins	1,500,000
for special surplus funds	
Common Capital	0
Stock Preferred Capital	0
Stock Aggregate	
Write-ins for Other Than	0
Special Surplus Funds	
Surplus Notes	0
Gross Paid in and	0
Contributed Surplus	
Unassigned funds (surplus)	82,615,788
Total Capital and Surplus	84,115,788
Total Liabilities, Capital	87,227,842
And Surplus	

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

Total Direct Premiums	0
Earned	
Total Direct Losses	-600,595
Incurred	
Total Accident and	0
Health Direct Premiums	
Earned	
Total Accident and	0
Health Direct Losses	
Incurred	

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**JON GODFREAD**  
Commissioner of Insurance

**22292**

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

Hanover Insurance Company  
In the state of NH

Total Assets	12137548722
Total Liabilities	8809065607
Aggregate write-ins	0
for special surplus funds	
Common Capital	5000000
Stock Preferred Capital	0
Stock Aggregate	
Write-ins for Other Than	0
Special Surplus Funds	
Surplus Notes	0
Gross Paid in and	146230870
Contributed Surplus	
Unassigned funds (surplus)	3177252245
Total Capital and Surplus	3328483115
Total Liabilities, Capital	12137548722
And Surplus	

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

Total Direct Premiums	2401728772
Earned	
Total Direct Losses	1096266306
Incurred	
Total Accident and	0
Health Direct Premiums	
Earned	
Total Accident and	0
Health Direct Losses	
Incurred	

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