

# Dakota Gardener: What's normal in nature?

BY JOE ZELEZNIK  
Forester, NDSU Extension

My friend Karen teaches college-prep math at our local high school. As a gift for her graduates this year, she bought them water bottles with printing that read, "English is important. Math is important." I laughed my head off.

Of course, she's just poking a little fun at her colleagues in the language arts while emphasizing her own field of expertise. But the wording raises a challenge I face every day: how do we communicate what's "normal" in nature?

The meteorologists discuss this all the time. "Normal" and "average" are two very different things. Usually, only a deep discussion of statistics actually clears this up for me. As I understand it, "normal" includes all the variability we see every

year. It includes the extremes, whether they're high or low, even when those extremes don't occur very often.

Here's an example. I once was asked, "Is it true that trees produce one single growth ring each year?" I replied that, in this part of the world, yes, it's mostly true.

Did you catch how much I waffled?

"In this part of the world." In temperate climates, not tropical climates, trees generally do put on one growth ring per year. During extremely dry years, conifers might not add a ring at the bottom of the tree. But that ring might be fully formed at the top of the tree.

The waffling: "might." The qualifier: "top, but not bottom."

Is a missing ring on conifers "normal"? During an extremely dry year, yes, it is. Is a missing



A common lilac showing off its 2026 blossoms -- the same plant that blossomed in fall 2025 after being heavily infected with the fungus Pseudocercospora. (NDSU photo)

ring on conifers "average"? Not at all. It's not common.

Let's look at another example. Late last summer, lilacs were blooming across the state.

sect pest of lilacs?

Nobody asked, "Is this normal?"

And I understand that. Lilacs don't usually bloom in fall! They bloom in the spring and early summer. Even "late lilac," also called Villosa lilac, should be done blooming by the end of June.

In 2025, across much of the state, late spring and early summer were pretty wet. Conditions were perfect for fungal diseases of tree and shrub leaves. Lilacs throughout the region lost much of their foliage, and the shrubs went into a type of dormancy early. The lilacs set their flower buds, but once growth conditions improved in the fall, with cooler temperatures, the lilacs blossomed. And while the timing of flowering was uncommon, the whole process was normal.

The same situation occurred

with lilacs in 2024 in eastern North Dakota. Wet conditions caused leaf damage, which shut down plant growth. Flower buds set but opened up in the fall.

Normal? Yes. The disease that causes this issue is called Pseudocercospora, and it's widespread. It does infect some lilac leaves every year. Usually, though, it's not to the point that the trees go dormant.

So, was this situation "normal"? Yes. Was it average? Absolutely not.

Nature is pretty variable. From one location to another, from one year to the next, weather conditions are different. And how they affect plants, and the pests that harm them, can be incredibly variable.

And communicating that variability is pretty challenging. I wonder if the meteorologists will tell me I got it wrong.

22357  
**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**  
of the  
Hartford Accident And Indemnity Company  
In the state of Connecticut  
Total Assets 15,380,640,788  
Total Liabilities 11,450,241,876  
Aggregate write-ins for special surplus funds 0  
Common Capital Stock 40,000,000  
Preferred Capital Stock 0  
Aggregate Write-ins for Other Than Special Surplus Funds 0  
Surplus Notes 0  
Gross Paid in & Contributed Surplus 582,242,572  
Unassigned funds (surplus) 3,308,156,340  
Total Capital & Surplus 3,930,398,913  
Total Liabilities, Capital & Surplus 15,380,640,788  
**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**  
Total Direct Premiums Earned 756,896,173  
Total Direct Losses Incurred 348,073,235  
Total Accident & Health Direct Premiums Earned 0  
Total Accident & 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  
(Publish June 18 & 25 & July 2, 2026)

37478  
**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**  
of the  
Hartford Insurance Company Of The Midwest  
In the state of Indiana  
Total Assets 582,994,703  
Total Liabilities 174,820,933  
Aggregate write-ins for special surplus funds 0  
Common Capital Stock 4,200,000  
Preferred Capital Stock 0  
Aggregate Write-ins for Other Than Special Surplus Funds 0  
Surplus Notes 0  
Gross Paid in & Contributed Surplus 159,820,459  
Unassigned funds (surplus) 244,153,311  
Total Capital & Surplus 408,173,771  
Total Liabilities, Capital & Surplus 582,994,703  
**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**  
Total Direct Premiums Earned 748,436,694  
Total Direct Losses Incurred 645,425,032  
Total Accident & Health Direct Premiums Earned 0  
Total Accident & 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.  
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Commissioner of Insurance  
**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**  
**COMPANY'S CERTIFICATE OF AUTHORITY**  
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**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.  
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**JON GODFREAD**  
Commissioner of Insurance  
(Publish June 18 & 25 & July 2, 2026)

42307  
**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**  
of the  
Navigators Insurance Company  
In the state of New York  
Total Assets 8,710,868,383  
Total Liabilities 6,210,978,187  
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 & Contributed Surplus 725,667,652  
Unassigned funds (surplus) 1,769,222,545  
Total Capital & Surplus 2,499,890,197  
Total Liabilities, Capital & Surplus 8,710,868,383  
**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**  
Total Direct Premiums Earned 1,144,639,514  
Total Direct Losses Incurred 620,224,477  
Total Accident and Health Direct Premiums Earned 0  
Total Accident & 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.  
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Commissioner of Insurance  
**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**  
**COMPANY'S CERTIFICATE OF AUTHORITY**  
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**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.  
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**JON GODFREAD**  
Commissioner of Insurance  
(Publish June 18 & 25 & July 2, 2026)

29424  
**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**  
of the  
Hartford Casualty Insurance Company  
In the state of Indiana  
Total Assets 2,864,701,952  
Total Liabilities 1,909,508,807  
Aggregate write-ins for special surplus funds 0  
Common Capital Stock 4,800,000  
Preferred Capital Stock 0  
Aggregate Write-ins for Other Than Special Surplus Funds 0  
Surplus Notes 0  
Gross Paid in & Contributed Surplus 351,468,871  
Unassigned funds (surplus) 598,924,274  
Total Capital & Surplus 955,193,145  
Total Liabilities, Capital & Surplus 2,864,701,952  
**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**  
Total Direct Premiums Earned 1,461,713,205  
Total Direct Losses Incurred 818,242,073  
Total Accident & Health Direct Premiums Earned 0  
Total Accident & 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,

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**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.  
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**JON GODFREAD**  
Commissioner of Insurance  
(Publish June 18 & 25 & July 2, 2026)

30104  
**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**  
of the  
Hartford Underwriters Insurance Company  
In the state of Connecticut  
Total Assets 2,035,604,723  
Total Liabilities 1,389,736,515  
Aggregate write-ins for special surplus funds 0  
Common Capital Stock 6,504,000  
Preferred Capital Stock 0  
Aggregate Write-ins for Other Than Special Surplus Funds 0  
Surplus Notes 0  
Gross Paid in & Contributed Surplus 87,930,207  
Unassigned funds (surplus) 551,434,001  
Total Capital & Surplus 645,868,208  
Total Liabilities, Capital & Surplus 2,035,604,723  
**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**  
Total Direct Premiums Earned 2,623,993,008  
Total Direct Losses Incurred 1,423,217,536  
Total Accident & Health Direct Premiums Earned 0  
Total Accident & 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).  
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Commissioner of Insurance  
**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**  
**COMPANY'S CERTIFICATE OF AUTHORITY**  
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**JON GODFREAD**  
Commissioner of Insurance  
(Publish June 18 & 25 & July 2, 2026)

39608  
**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**  
of the  
Nutmeg Insurance Company  
In the state of Connecticut  
Total Assets 542,364,291  
Total Liabilities 242,865,162  
Aggregate write-ins for special surplus funds 0  
Common Capital Stock 4,200,000  
Preferred Capital Stock 0  
Aggregate Write-ins for Other Than Special Surplus Funds 0  
Surplus Notes 0  
Gross Paid in & Contributed Surplus 58,011,061  
Unassigned funds (surplus) 237,558,068  
Total Capital & Surplus 299,769,129  
Total Liabilities, Capital & Surplus 542,634,291  
**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**  
Total Direct Premiums Earned 501,161,336  
Total Direct Losses Incurred 326,979,980  
Total Accident and Health Direct Premiums Earned 0  
Total Accident & Health Direct Losses Incurred 0  
**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**  
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**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.  
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**JON GODFREAD**  
Commissioner of Insurance  
(Publish June 18 & 25 & July 2, 2026)

19682  
**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**  
of the  
Hartford Fire Insurance Company  
In the state of Connecticut  
Total Assets 29,853,246,417  
Total Liabilities 16,543,609,497  
Aggregate write-ins for spec. surplus funds 825,857,096  
Common Capital Stock 55,320,000  
Preferred Capital Stock 0  
Aggregate Write-ins for Other Than Special Surplus Funds 0  
Surplus Notes 0  
Gross Paid in & Contrib. Surplus 4,753,537,025  
Unassigned funds (surplus) 7,674,922,799  
Total Capital & Surplus 13,309,636,920  
Total Liabilities, Capital & Surplus 29,853,246,417  
**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**  
Total Direct Premiums Earned 3,269,778,527  
Total Direct Losses Incurred 1,436,427,632  
Total Accident & Health Direct Premiums Earned 147,981  
Total Accident & Health Direct Losses Incurred 65,744  
**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**  
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**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**  
**COMPANY'S CERTIFICATE OF AUTHORITY**  
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**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.  
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**JON GODFREAD**  
Commissioner of Insurance  
(Publish June 18 & 25 & July 2, 2026)

21687  
**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**  
of the  
MID-CENTURY INSURANCE EXCHANGE  
In the state of CA  
Total Assets 9,290,455,609.44  
Total Liabilities 3,852,517,401.75  
Aggregate write-ins for special surplus funds 0  
Common Cap. Stock 4,800,000.00  
Preferred Capital Stock 0  
Aggregate Write-ins for Other Than Special Surplus Funds 0  
Surplus Notes 0  
Gross Paid in & Contrib. Surp. 3,053,036,112.32  
Unassigned funds (surplus) 2,380,102,095.37  
Total Capital & Surplus 5,437,938,207.69  
Total Liabilities, Cap. & Surp. 9,290,455,609.44  
**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**  
Total Direct Premiums Earned 14,589,861.41  
Total Direct Losses Incurred 7,731,608.40  
Total Accident & Health Direct Premiums Earned 0  
Total Accident & 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.  
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**JON GODFREAD**  
Commissioner of Insurance  
**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**  
**COMPANY'S CERTIFICATE OF AUTHORITY**  
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**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.  
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**JON GODFREAD**  
Commissioner of Insurance  
(Publish June 18 & 25 & July 2, 2026)

34690  
**ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025**  
of the  
Property And Casualty Insurance Company Of Hartford  
In the state of Indiana  
Total Assets 628,353,900  
Total Liabilities 277,882,882  
Aggregate write-ins for special surplus funds 0  
Common Capital Stock 4,200,000  
Preferred Capital Stock 0  
Aggregate Write-ins for Other Than Special Surplus Funds 0  
Surplus Notes 0  
Gross Paid in and Contributed Surplus 142,113,912  
Unassigned funds (surplus) 204,157,105  
Total Capital & Surplus 350,471,017  
Total Liabilities, Capital & Surplus 628,353,900  
**NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025**  
Total Direct Premiums Earned 1,053,603,793  
Total Direct Losses Incurred 489,045,547  
Total Accident & Health Direct Premiums Earned 0  
Total Accident & Health Direct Losses Incurred 0  
**STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE**  
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