



Why do we publish insurance abstracts?

Because the North Dakota Century Code says so.

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.

78700

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
Aetna Health And Life Insurance Company
In the state of Connecticut

Total Assets	518,997,000
Total Liabilities	328,707,858
Aggregate write-ins for special surplus funds	0
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	214,010,000
Unassigned Funds	-2,622,858
Total Capital and Surplus	190,289,142
Total Liabilities, Capital And Surplus	518,997,000

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025
ACCIDENT & HEALTH

Total Premiums	39,257
Earned	
Total Amount Incurred	31,084

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

93262

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
Penn Insurance And Annuity Company
In the state of DE

Total Assets	17,129,886,159
Total Liabilities	15,930,454,384
Aggregate write-ins for special surplus funds	30,983,809
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	779,661,694
Unassigned Funds	386,286,272
Total Capital and Surplus	1,199,431,775
Total Liabilities, Capital And Surplus	17,129,886,159

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums	1,735,742
Written	
Total Life and Annuity Direct Losses	0
Paid	
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses	0
Paid	

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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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JON GODFREAD
Commissioner of Insurance

91626

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
New England Life Insurance Company
In the state of Massachusetts

Total Assets	8240187354
Total Liabilities	7987642314
Aggregate write-ins for special surplus funds	0
Common Capital Stock	2500000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	2000000
Unassigned Funds	248045040
Total Capital and Surplus	252545040
Total Liabilities, Capital And Surplus	8240187354

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums	30833
Written	
Total Life and Annuity Direct Losses	58642
Paid	
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses	0
Paid	

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JON GODFREAD
Commissioner of Insurance

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JON GODFREAD
Commissioner of Insurance

12321

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
American Continental Insurance Company
In the state of Tennessee

Total Assets	575,036,578
Total Liabilities	204,336,047
Aggregate write-ins for special surplus funds	0
Common Capital Stock	2,000,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	260,367,999
Unassigned Funds	108,332,532
Total Capital and Surplus	370,700,531
Total Liabilities, Capital And Surplus	575,036,578

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums	13,263
Written	
Total Life and Annuity Direct Losses	900
Paid	
Total Accident and Health Direct Premiums Written	3,481,884
Total Accident and Health Direct Losses	3,341,510
Paid	

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

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JON GODFREAD
Commissioner of Insurance

NORTH DAKOTA DEPARTMENT OF WATER RESOURCES
PUBLIC NOTICE OF PRELIMINARY FINDING AND OPPORTUNITY TO PROVIDE COMMENT ON THE NAVIGABILITY OF THE FOLLOWING NORTH DAKOTA WATERS:
BOIS DE SIOUX RIVER, MISSOURI RIVER, MOUSE RIVER, RED RIVER, UPPER DES LACS LAKE, AND YELLOWSTONE RIVER

The North Dakota Department of Water Resources (Department) hereby provides notice that pursuant to North Dakota Century Code (N.D.C.C.) § 61-33-05.1(2) it is soliciting public comment on the preliminary navigability findings (made under N.D.C.C. § 61-33-05.1(1)) of the following North Dakota waters (Waters):

- Bois De Sioux River
- Missouri River
- Mouse River
- Red River of the North
- Upper Des Lacs Lake
- Yellowstone River

1. Mailing and E-Mail addresses where public comments may be sent
North Dakota Department of Water Resources
C/O Regulatory Division
1200 Memorial Highway
Bismarck, ND 58504
sovereignlands@nd.gov

2. Body of Water(s) for Finding of Navigability
The Department solicited a study of the Waters for their potential for being used for commerce, or susceptible for being used for commerce, in their condition at the time North Dakota became a state (1889). Below is a summary of the preliminary navigability findings.

Bois De Sioux River
All portions of the Bois De Sioux River within the state of North Dakota.

Missouri River
All portions of the Missouri River within the state of North Dakota.

Mouse River
All portions of the Mouse River within the state of North Dakota.

Red River of the North
All portions of the Red River of the North within the state of North Dakota.

Upper Des Lacs Lake
All portions of Upper Des Lacs Lake within the state of North Dakota.

Yellowstone River
All portions of the Yellowstone River within the state of North Dakota.

3. Public Hearing
The Department will conduct a public hearing at 9 AM on July 14, 2026, at the Lewis & Clark Room No. 238 at the Bank of North Dakota (1200 Memorial Highway, Bismarck, ND 58504). A virtual option will also be available at www.dwr.nd.gov.

Each of the Waters will get at least 15 minutes and up to an hour of public comment, with a break from 12 PM to 1 PM central for lunch. Each waterbody will have a hearing open and closed in the order presented in this notice. If no members of the public in-person or virtual provide comment within a 15-minute period, the hearing for that particular waterbody will be closed and the next waterbody comment hearing will be opened.

4. Public Hearing Purpose
The purpose of the public hearing is to provide the public with an opportunity to provide comment to the Department on the draft determinations of navigability prior to making a final determination of navigability. The Department welcomes all comments that will aid in the Department's final determination of navigability on all segments of the Waters under consideration.

If a waterbody is determined to be navigable, the area within the ordinary high water mark of the navigable water body is held in trust by the State of North Dakota for the people of North Dakota.

5. Availability of Preliminary Finding Documentation
The Department's preliminary finding of navigability for the Waters are available on the Department's website at www.dwr.nd.gov.
Dated the 11th of May, 2026
North Dakota Department of Water Resources
Reice Haase, Director

66680

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
National Life Insurance Company
In the state of Vermont

Total Assets	13,067,697,259
Total Liabilities	9,832,803,001
Aggregate write-ins for special surplus funds	1,684,902
Common Capital Stock	2,500,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	657,534,374
Gross Paid in and Contributed Surplus	560,833,224
Unassigned Funds	2,012,341,759
Total Capital and Surplus	3,234,894,259
Total Liabilities, Capital And Surplus	13,067,697,259

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums	128,262
Written	
Total Life and Annuity Direct Losses	371
Paid	
Total Accident and Health Direct Premiums Written	5,009
Total Accident and Health Direct Losses	0
Paid	

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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JON GODFREAD
Commissioner of Insurance

13703

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	11,918,901
Aggregate write-ins for special surplus funds	3,000,000
Common Capital Stock	0
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	41,644,297
Unassigned funds	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	0
Earned	
Total Direct Losses	0
Incurred	
Total Accident and Health Direct Premiums Earned	0
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 OF INSURANCE
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JON GODFREAD
Commissioner of Insurance

66915

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
New York Life Insurance Company
In the state of New York

Total Assets	259,292,569,176
Total Liabilities	231,728,062,317
Aggregate write-ins for special surplus funds	888,347,081
Common Capital Stock	0
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	4,233,969,138
Gross Paid in and Contributed Surplus	22,442,190,640
Unassigned Funds	27,564,506,859
Total Capital and Surplus	259,292,569,176
Total Liabilities, Capital And Surplus	259,292,569,176

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums	26,666,424
Written	
Total Life and Annuity Direct Losses	19,296,313
Paid	
Total Accident and Health Direct Premiums Written	2,225,339
Total Accident and Health Direct Losses	760,911
Paid	

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 OF INSURANCE
COMPANY'S CERTIFICATE OF AUTHORITY
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JON GODFREAD
Commissioner of Insurance

60739

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
American National Insurance Company
In the state of Texas

Total Assets	42,952,573,323
Total Liabilities	40,424,104,598
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	1,270,836,651
Unassigned Funds	1,252,632,074
Total Capital and Surplus	2,523,468,725
Total Liabilities, Capital And Surplus	42,952,573,323

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums	122,514,831
Written	
Total Life and Annuity Direct Losses	74,917,998
Paid	
Total Accident and Health Direct Premiums Written	186,174
Total Accident and Health Direct Losses	571,260
Paid	

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

28304

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
Federated Service Insurance Company
In the state of MN

Total Assets	775,711,798
Total Liabilities	367,284,267
Aggregate write-ins for special surplus funds	0
Common Capital Stock	3,500,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	69,500,000
Unassigned funds	335,427,531
Total Capital and Surplus	408,427,531
Total Liabilities, Capital And Surplus	775,711,798

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums	4,477,593
Earned	
Total Direct Losses	2,539,215
Incurred	
Total Accident and Health Direct Premiums Earned	0
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

91596

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
New York Life Insurance & Annuity Corporation
In the state of Delaware

Total Assets	223,469,248,298
Total Liabilities	214,857,615,152
Aggregate write-ins for special surplus funds	0
Common Capital Stock	25,000,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	4,457,575,310
Unassigned Funds	3,687,538,776
Total Capital and Surplus	8,611,633,146
Total Liabilities, Capital And Surplus	223,469,248,298

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums	64,954,452
Written	
Total Life and Annuity Direct Losses	56,001,164
Paid	
Total Accident and Health Direct Premiums Written	104,240
Total Accident and Health Direct Losses	47,023
Paid	

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE
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