

2025 Insurance Abstracts

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 state-

ments, 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.

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.

12963

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
21st Century Insurance Company
In the state of CA

Total Assets	1,242,751,343.92
Total Liabilities	5,373,675.32
Aggregate write-ins for special surplus funds	0
Common Capital	3,000,000.00
Stock	
Preferred Capital	0
Stock	
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	487,322,625.00
Unassigned funds (surplus)	747,055,043.60
Total Capital and Surplus	1,237,377,668.60
Total Liabilities, Capital	1,242,751,343.92
And Surplus	

11800

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
Foremost Property And Casualty Insurance Company
In the state of MI

Total Assets	78,722,938.45
Total Liabilities	56,883,107.11
Aggregate write-ins for special surplus funds	0
Common Capital	3,525,000.00
Stock	
Preferred Capital	0
Stock	
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	6,881,737.40
Unassigned funds (surplus)	11,433,093.94
Total Capital and Surplus	21,839,831.34
Total Liabilities, Capital	78,722,938.45
And Surplus	

10245

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
AMERICAN FEDERATION COMPANY
In the state of TX

Total Assets	119,586,616.96
Total Liabilities	59,935,321.30
Aggregate write-ins for special surplus funds	0
Common Capital	2,500,000.00
Stock	
Preferred Capital	0
Stock	
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	59,939,000.00
Unassigned funds (surplus)	-2,787,704.34
Total Capital and Surplus	59,651,295.66
Total Liabilities, Capital	119,586,616.96
And Surplus	

20796

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
21ST CENTURY PREMIER INSURANCE COMPANY
In the state of PA

Total Assets	125,949,066.00
Total Liabilities	7,330,952.84
Aggregate write-ins for special surplus funds	0
Common Capital	4,200,000.00
Stock	
Preferred Capital	0
Stock	
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	65,117,603.22
Unassigned funds (surplus)	49,300,509.94
Total Capital and Surplus	118,618,113.16
Total Liabilities, Capital	125,949,066.00
And Surplus	

21660

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025
of the
FIRE INSURANCE EXCHANGE
In the state of CA

Total Assets	4,394,949,449.50
Total Liabilities	2,800,132,265.49
Aggregate write-ins for special surplus funds	0
Common Capital	0
Stock	
Preferred Capital	0
Stock	
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	137,292,000.00
Gross Paid in and Contributed Surplus	0
Unassigned funds (surplus)	1,457,525,184.01
Total Capital and Surplus	1,594,817,183.01
Total Liabilities, Capital	4,394,949,449.50
And Surplus	

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

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

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	298,366.61
Total Direct Losses Incurred	92,126.28
Total Accident and Health Direct Premiums Earned	0
Total Accident and Health Direct Losses Incurred	0

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	0
Total Direct Losses Incurred	-6.15
Total Accident and Health Direct Premiums Earned	0
Total Accident and Health Direct Losses Incurred	0

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	1,959.84
Total Direct Losses Incurred	1,218.65
Total Accident and Health Direct Premiums Earned	0
Total Accident and Health Direct Losses Incurred	0

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	2,381,095.20
Total Direct Losses Incurred	675,368.01
Total Accident and Health Direct Premiums Earned	0
Total Accident and 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
(June 15, 22, &29)

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