Insurance financial reports: It's state law

Insurance "abstracts of statement" are being published in North Dakota newspapers this month.

Under North Dakota law, every insurance company doing business in the state must submit to the state Insurance Department each year a one-page financial statement documenting its total assets and liabilities. That statement must then be published three times in a newspaper in each of the state's eight judicial districts; the printing costs are covered by the insurance companies.

The law ensures public transparency by allowing North Dakota residents with insurance policies to monitor the company's financial stability and confirm it is authorized to do business in the state.

The statements are evenly distributed among the newspapers in each district. The Journal is one of three newspapers in the Northwest Judicial District; statements not appearing in The Journal will appear in either the Williston Herald or the McKenzie County Farmer.

62626

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

CMFG Life Insurance Company
In the state of Iowa

Total Assets	31,295,416,713
Total Liabilities	27,889,981,366
Aggregate write-ins for special surplus funds	0
Common Capital Stock	7,500,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	38,636,368
Gross Paid in and Contributed Surplus	1,309,400,737
Unassigned Funds	2,049,898,238
Total Capital and Surplus	3,405,435,343
Total Liabilities, Capital And Surplus	31295416709

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	3,587,658
Total Life and Annuity Direct Losses Paid	7,433,649
Total Accident and Health Direct Premiums Written	1,038,931
Total Accident and Health Direct Losses Paid	277,086

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

25054

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

Hudson Insurance Company
In the state of Delaware

Total Assets	2,999,021,629.00
Total Liabilities	2,171,086,423.00
Aggregate write-ins for special surplus funds	0.00
Common Capital Stock	7,500,000.00
Preferred Capital Stock	238.00
Aggregate Write-ins for Other Than Special Surplus Funds	0.00
Surplus Notes	0.00
Gross Paid in and Contributed Surplus	293,480,097.00
Unassigned funds (surplus)	526,954,871.00
Total Capital and Surplus	827,935,206.00
Total Liabilities, Capital And Surplus	2,999,021,629.00

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	1,623,223.00
Total Direct Losses Incurred	1,710,493.00
Total Accident and Health Direct Premiums Earned	0.00
Total Accident and Health Direct Losses Incurred	0.00

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

12190

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

American Pet Insurance Company
In the state of New York

Total Assets	634196348
Total Liabilities	359144234
Aggregate write-ins for special surplus funds	0
Common Capital Stock	4800000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	32988880
Unassigned funds (surplus)	237263234
Total Capital and Surplus	275052115
Total Liabilities, Capital And Surplus	634196348

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	943221
Total Direct Losses Incurred	446573
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

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Commissioner of Insurance

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JON GODFREAD
Commissioner of Insurance

18961

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

Crestbrook Insurance Company
In the state of OH

Total Assets	198593990
Total Liabilities	113990661
Aggregate write-ins for special surplus funds	0
Common Capital Stock	4500000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	54080796
Unassigned funds (surplus)	26022533
Total Capital and Surplus	84603329
Total Liabilities, Capital And Surplus	198593990

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	5236664
Total Direct Losses Incurred	3209519
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

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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

15571

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

Illinois Casualty Company
In the state of Illinois

Total Assets	233,206,856
Total Liabilities	162,632,040
Aggregate write-ins for special surplus funds	0
Common Capital Stock	3,000,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	17,376,742
Unassigned funds (surplus)	50,198,074
Total Capital and Surplus	70,574,816
Total Liabilities, Capital And Surplus	233,206,856

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	525
Total Direct Losses Incurred	0
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

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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

70416

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

MML Bay State Life Insurance Company
In the state of CT

Total Assets	5376554707
Total Liabilities	5169479832
Aggregate write-ins for special surplus funds	0
Common Capital Stock	2500200
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	143736915
Unassigned Funds	60837760
Total Capital and Surplus	207074875
Total Liabilities, Capital And Surplus	5376554707

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	6637
Total Life and Annuity Direct Losses Paid	597
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses Paid	0

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

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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

23817

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

Illinois National Insurance Company
In the state of IL

Total Assets	42,065,097
Total Liabilities	7,937,394
Aggregate write-ins for special surplus funds	0
Common Capital Stock	5000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	1,050,000
Unassigned funds (surplus)	28,077,703
Total Capital and Surplus	34,127,703
Total Liabilities, Capital And Surplus	42,065,097

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	26731
Total Direct Losses Incurred	-578889
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

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JON GODFREAD
Commissioner of Insurance

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JON GODFREAD
Commissioner of Insurance

17006

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

Westlake Specialty Insurance Company
In the state of TX

Total Assets	13909597
Total Liabilities	3783353
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	7500000
Unassigned funds (surplus)	126244
Total Capital and Surplus	10126244
Total Liabilities, Capital And Surplus	13909597

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

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

39926

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

Selective Insurance Company Of The Southeast
In the state of IN

Total Assets	1045795395
Total Liabilities	794037130
Aggregate write-ins for special surplus funds	0
Common Capital Stock	3650000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	43925682
Unassigned funds (surplus)	204182583
Total Capital and Surplus	251758265
Total Liabilities, Capital And Surplus	1045795395

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

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

38245

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

BCS Insurance Company
In the state of Ohio

Total Assets	419579841
Total Liabilities	253610601
Aggregate write-ins for special surplus funds	0
Common Capital Stock	3000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	36484581
Unassigned funds (surplus)	126484659
Total Capital and Surplus	165969240
Total Liabilities, Capital And Surplus	419579841

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	351286
Total Direct Losses Incurred	-128781
Total Accident and Health Direct Premiums Earned	12082
Total Accident and Health Direct Losses Incurred	1711

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

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Commissioner of Insurance

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JON GODFREAD
Commissioner of Insurance

26611

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

Glatfelter Insurance Company
In the state of DE

Total Assets	49,448,592
Total Liabilities	20,820,956
Aggregate write-ins for special surplus funds	0
Common Capital Stock	5000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	104,752,637
Unassigned funds (surplus)	-81,125,001
Total Capital and Surplus	28,627,636
Total Liabilities, Capital And Surplus	49,448,592

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	0
Total Direct Losses Incurred	5,075
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.
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JON GODFREAD
Commissioner of Insurance

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JON GODFREAD
Commissioner of Insurance

19259

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

Selective Insurance Company Of South Carolina
In the state of IN

Total Assets	1284462904
Total Liabilities	964469335
Aggregate write-ins for special surplus funds	0
Common Capital Stock	5000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	54231209
Unassigned funds (surplus)	260762360
Total Capital and Surplus	319993569
Total Liabilities, Capital And Surplus	1284462904

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

STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE

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JON GODFREAD
Commissioner of Insurance

65935

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

Massachusetts Mutual Life Insurance
In the state of MA

Total Assets	356129414032
Total Liabilities	326902342431
Aggregate write-ins for special surplus funds	1407377361
Common Capital Stock	0
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	4827296696
Gross Paid in and Contributed Surplus	0
Unassigned Funds	22992397544
Total Capital and Surplus	29227071601
Total Liabilities, Capital And Surplus	356129414032

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	49467724
Total Life and Annuity Direct Losses Paid	17236128
Total Accident and Health Direct Premiums Written	948473
Total Accident and Health Direct Losses Paid	38600

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.
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JON GODFREAD
Commissioner of Insurance

16535

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

Zurich American Insurance Company
In the state of New York

Total Assets	30297795359.41
Total Liabilities	24261482043.78
Aggregate write-ins for special surplus funds	3316518.00
Common Capital Stock	5000000.00
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	4393616488.72
Unassigned funds (surplus)	1634380308.90
Total Capital and Surplus	6036313315.62
Total Liabilities, Capital And Surplus	30297795359.40

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	23906595
Total Direct Losses Incurred	8032755
Total Accident and Health Direct Premiums Earned	0
Total Accident and Health Direct Losses Incurred	0

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JON GODFREAD
Commissioner of Insurance

39306

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

The Fidelity And Deposit Company Of Maryland
In the state of Illinois

Total Assets	247274117.34
Total Liabilities	60004729.01
Aggregate write-ins for special surplus funds	0
Common Capital Stock	5000000.00
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	146842401.52
Unassigned funds (surplus)	35426986.81
Total Capital and Surplus	187269388.33
Total Liabilities, Capital And Surplus	247274117.34

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	1471571
Total Direct Losses Incurred	-7283
Total Accident and Health Direct Premiums Earned	0
Total Accident and Health Direct Losses Incurred	0

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JON GODFREAD
Commissioner of Insurance

42587

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

Depositors Insurance Company
In the state of IA

Total Assets	94056570
Total Liabilities	49549304
Aggregate write-ins for special surplus funds	0
Common Capital Stock	3000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	19345600
Unassigned funds (surplus)	22161666
Total Capital and Surplus	44507266
Total Liabilities, Capital And Surplus	94056570

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	102203
Total Direct Losses Incurred	88274
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

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JON GODFREAD
Commissioner of Insurance

70742

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

Family Benefit Life Insurance Co
In the state of Oklahoma

Total Assets	276907235
Total Liabilities	261456571
Aggregate write-ins for special surplus funds	0.00
Common Capital Stock	1604378
Preferred Capital Stock	0.00
Aggregate Write-ins for Other Than Special Surplus Funds	0.00
Surplus Notes	0.00
Gross Paid in and Contributed Surplus	8362634
Unassigned Funds	5076287
Total Capital and Surplus	13586413
Total Liabilities, Capital And Surplus	275042984

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	1869835
Total Life and Annuity Direct Losses Paid	3325136
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses Paid	0

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