

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.

12491

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the

Rochdale Insurance Company	
In the state of New York	
Total Assets	38785057
Total Liabilities	11836769
Aggregate write-ins for special surplus funds	0
Common Capital Stock	6000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	19617004
Unassigned funds (surplus)	3311284
Total Capital and Surplus	26928288
Total Liabilities, Capital And Surplus	38785057

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	26928288
Total Direct Losses Incurred	38785057
Total Accident and Health Direct Premiums	0
Written 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.

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JON GODFREAD
Commissioner of Insurance

60534

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the

American Heritage Life Insurance Company	
In the state of FL	
Total Assets	2391401492
Total Liabilities	2071392057
Aggregate write-ins for special surplus funds	17504148
Common Capital Stock	33113116
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	290658513
Unassigned Funds	8535459
Total Capital and Surplus	320009436
Total Liabilities, Capital And Surplus	2391401493

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	996309
Total Life and Annuity Direct Losses Paid	77387
Total Accident and Health Direct Premiums	2111132
Written Earned	0
Total Accident and Health Direct Losses Paid	2626428

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JON GODFREAD
Commissioner of Insurance

10717

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the

Aspen Specialty Insurance Company	
In the state of ND	
Total Assets	1746986559
Total Liabilities	1238854138
Aggregate write-ins for special surplus funds	-1030356
Common Capital Stock	3000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	52559605
Unassigned funds (surplus)	-17396828
Total Capital and Surplus	508132421
Total Liabilities, Capital And Surplus	1746986559

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	3362214
Total Direct Losses Incurred	2511430
Total Accident and Health Direct Premiums	0
Written Earned	0
Total Accident and Health Direct Losses Incurred	0

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JON GODFREAD
Commissioner of Insurance

39527

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the

Heritage Indemnity Company	
In the state of CA	
Total Assets	21427937
Total Liabilities	213449
Aggregate write-ins for special surplus funds	0
Common Capital Stock	3000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	25784907
Unassigned funds (surplus)	-7143521
Total Capital and Surplus	21641386
Total Liabilities, Capital And Surplus	21427937

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	215712
Total Direct Losses Incurred	275695
Total Accident and Health Direct Premiums	0
Written Earned	0
Total Accident and Health Direct Losses Incurred	0

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JON GODFREAD
Commissioner of Insurance

62553

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the

COUNTRY Life Insurance Company	
In the state of Illinois	
Total Assets	10,893,283.153
Total Liabilities	9,022,450,891
Aggregate write-ins for special surplus funds	162,700,845
Common Capital Stock	4,500,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	22,702,662
Unassigned funds (surplus)	1,681,053,140
Total Capital and Surplus	1,870,832,262
Total Liabilities, Capital And Surplus	10,893,283.153

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	3,120,826
Total Life and Annuity Direct Losses Paid	912,588
Total Accident and Health Direct Premiums	155,448
Written Earned	0
Total Accident and Health Direct Losses Paid	16,633

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JON GODFREAD
Commissioner of Insurance

71439

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the

Assurity Life Insurance Company	
In the state of Nebraska	
Total Assets	2477025647
Total Liabilities	2019916500
Aggregate write-ins for special surplus funds	0
Common Capital Stock	2500000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	38915122
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	600000
Unassigned Funds	41594026
Total Capital and Surplus	457109148
Total Liabilities, Capital And Surplus	2477025648

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	506274
Total Life and Annuity Direct Losses Paid	732894
Total Accident and Health Direct Premiums	671437
Written Earned	0
Total Accident and Health Direct Losses Paid	157798

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JON GODFREAD
Commissioner of Insurance

37907

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the

Allstate Vehicle And Property Insurance Company	
In the state of IL	
Total Assets	96417147
Total Liabilities	46561301
Aggregate write-ins for special surplus funds	0
Common Capital Stock	4375000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	45742676
Unassigned funds (surplus)	-281830
Total Capital and Surplus	49855846
Total Liabilities, Capital And Surplus	96417147

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

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

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JON GODFREAD
Commissioner of Insurance

24775

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the

St. Paul Guardian Insurance Company	
In the state of CT	
Total Assets	110848837
Total Liabilities	85406772
Aggregate write-ins for special surplus funds	50671
Common Capital Stock	4200000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	11000000
Unassigned funds (surplus)	3575394
Total Capital and Surplus	25808065
Total Liabilities, Capital And Surplus	110848837

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	555042
Total Direct Losses Incurred	22000
Total Accident and Health Direct Premiums	0
Written Earned	0
Total Accident and Health Direct Losses Incurred	0

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JON GODFREAD
Commissioner of Insurance

69019

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025

of the

Standard Insurance Company	
In the state of Oregon	
Total Assets	47255604209
Total Liabilities	44650661200
Aggregate write-ins for special surplus funds	53274459
Common Capital Stock	423838694
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	350000000
Surplus Notes	0
Gross Paid in and Contributed Surplus	1289942414
Unassigned funds (surplus)	887881442
Total Capital and Surplus	2604943009
Total Liabilities, Capital And Surplus	47255604209

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	16724862
Total Life and Annuity Direct Losses Paid	15948497
Total Accident and Health Direct Premiums	13611104
Written Earned	0
Total Accident and Health Direct Losses Paid	7741514

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