69th Legislative Assembly mandates more thorough publication of insurance abstracts

North Dakota Newspaper Association, April 29, 2026. Bismarck--

In the next few weeks, readers of the *Dickey County Leader* and/or most of the other 75+ papers published around the state will see an abundance of insurance statements.

A change in the law requires 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 statements, 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.

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ABSTRACTS OF INSURANCE LEGALS

ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025
of the
Openly Insurance Company
In the state of South Carolina

Total Assets	21,617,254
Total Liabilities	6,811,579
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	23,995,351
Unassigned funds (surplus)	(11,689,676)
Total Capital and Surplus	14,805,675
Total Liabilities, Capital And Surplus	21,617,254

NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025

Total Direct Premiums Earned	13,043,764
Total Direct Losses Incurred	11,206,924
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
(May 7, 14 & 21, 2026)

14494

ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025
of the
Merchants Bonding Company (Mutual)
In the state of Iowa

Total Assets	610,077,798
Total Liabilities	225,938,891
Aggregate write-ins for special surplus funds	0
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	0
Unassigned funds (surplus)	384,138,907
Total Capital and Surplus	384,138,907
Total Liabilities, Capital And Surplus	610,077,798

NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025

Total Direct Premiums Earned	546,929
Total Direct Losses Incurred	(12,149)
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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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
(May 7, 14 & 21, 2026)

33006

ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025
of the
SECURA Insurance Company
In the state of Wisconsin

Total Assets	2,072,213,384
Total Liabilities	1,296,279,671
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	125,000,000
Gross Paid in and Contributed Surplus	1,175,000
Unassigned funds (surplus)	646,758,713
Total Capital and Surplus	775,933,713
Total Liabilities, Capital And Surplus	2,072,213,384

NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025

Total Direct Premiums Earned	33,488,572
Total Direct Losses Incurred	18,294,489
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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(SEAL)
JON GODFREAD
Commissioner of Insurance
(May 7, 14 & 21, 2026)

17530

ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025
of the
SECURA Select
In the state of Wisconsin

Total Assets	8,265,370
Total Liabilities	223,050
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	4,500,000
Unassigned funds (surplus)	542,320
Total Capital and Surplus	8,042,320
Total Liabilities, Capital And Surplus	8,265,370

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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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
(May 7, 14 & 21, 2026)

24147

ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025
of the
Old Republic Insurance Company
In the state of PA

Total Assets	4449045607.00
Total Liabilities	3046164127.00
Aggregate write-ins for special surplus funds	0.00
Common Capital Stock	3800004.00
Preferred Capital Stock	0.00
Aggregate Write-ins for Other Than Special Surplus Funds	0.00
Surplus Notes	155000000.00
Gross Paid in and Contributed Surplus	103869422
Unassigned funds (surplus)	1140212054.00
Total Capital and Surplus	1402881480
Total Liabilities, Capital And Surplus	4449045607

NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025

Total Direct Premiums Earned	5265134.00
Total Direct Losses Incurred	2605309.00
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

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

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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
(May 7, 14 & 21, 2026)

10239

ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025
of the
SECURA Supreme Insurance Company
In the state of Wisconsin

Total Assets	226,748,386
Total Liabilities	136,373,797
Aggregate write-ins for special surplus funds	0
Common Capital Stock	6,000,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and Contributed Surplus	11,960,000
Unassigned funds (surplus)	72,414,589
Total Capital and Surplus	90,374,589
Total Liabilities, Capital And Surplus	226,748,386

NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025

Total Direct Premiums Earned	3,767,731
Total Direct Losses Incurred	1,927,762
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

STATE OF NORTH DAKOTA
OFFICE OF THE COMMISSIONER
OF INSURANCE
COMPANY'S CERTIFICATE OF AUTHORITY

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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
(May 7, 14 & 21, 2026)

24139

ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025
of the
Old Republic General Insurance Corporation
In the state of IL

Total Assets	2742350568.00
Total Liabilities	2062334404.00
Aggregate write-ins for special surplus funds	0.00
Common Capital Stock	4200000.00
Preferred Capital Stock	0.00
Aggregate Write-ins for Other Than Special Surplus Funds	0.00
Surplus Notes	135000000.00
Gross Paid in and Contributed Surplus	216883687.00
Unassigned funds (surplus)	323932477.00
Total Capital and Surplus	680016164
Total Liabilities, Capital And Surplus	2742350568

NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025

Total Direct Premiums Earned	0.00
Total Direct Losses Incurred	-1946.00
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

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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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
(May 7, 14 & 21, 2026)

63088

ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025
of the
Farm Bureau Life Insurance Company
In the state of Iowa

Total Assets	10,126,756,671
Total Liabilities	9,299,410,943
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	130,982,867
Unassigned Funds	693,862,861
Total Capital and Surplus	827,345,728
Total Liabilities, Capital and Surplus	10,126,756,671

NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025

Total Life and Annuity Premiums Written	9,273,372
Total Life and Annuity Direct Losses Paid	8,997,392
Total Accident and Health Direct Premiums Written	10,808
Total Accident and Health Direct Losses Paid	6,734

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

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
(May 7, 14 & 21, 2026)

92711

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

Total Assets	1803183627
Total Liabilities	1013596059
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	337040367
Unassigned Funds	450047201
Total Capital and Surplus	789587568
Total Liabilities, Capital And Surplus	1803183627

NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025

Total Life and Annuity Premiums Written	170
Total Life and Annuity Direct Losses Paid	0
Total Accident and Health Direct Premiums Written	5880658
Total Accident and Health Direct Losses Paid	8653829

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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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
(May 7, 14 & 21, 2026)

13331

ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025
of the
Motorists Commercial Mutual Insurance Company
In the state of North Dakota

Total Assets	946,469,063
Total Liabilities	638,154,653
Total Liabilities, Capital	10,126,756,671
And Surplus	
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	53,840,486
Unassigned funds (surplus)	255,349,249
Total Capital and Surplus	314,189,735
Total Liabilities, Capital And Surplus	952,344,388

NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025

Total Direct Premiums Earned	387,495,387
Total Direct Losses Incurred	250,665,801
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

STATE OF NORTH DAKOTA
OFFICE OF THE COMMISSIONER
OF INSURANCE
COMPANY'S CERTIFICATE OF AUTHORITY

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(SEAL)
JON GODFREAD
Commissioner of Insurance
(May 7, 14 & 21, 2026)

76503

ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025
of the
Lasso Healthcare Insurance Company
In the state of Indiana

Total Assets	21067119
Total Liabilities	1027598
Aggregate write-ins for special surplus funds	1500000
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	18251044
Unassigned Funds	288477
Total Capital and Surplus	0
Total Liabilities, Capital And Surplus	21067119

NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025
ACCIDENT & HEALTH

Total Premiums Earned	0
Total Amount 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
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OF INSURANCE
COMPANY'S CERTIFICATE OF AUTHORITY

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(SEAL)
JON GODFREAD
Commissioner of Insurance
(May 7, 14 & 21, 2026)