

**ABSTRACT OF STATEMENT
FOR THE YEAR ENDING
DECEMBER 31, 2025**

of the
Housing Enterprise Insurance Company, Inc.
In the state of Vermont

Total Assets	197,238,605
Total Liabilities	117,618,316
Aggregate write-ins	
for in total surplus funds	0
Common Capital Stock	70,000,000
Preferred Capital Stock	0
Aggregate Write-ins for	
Other Than	0
Special Surplus Funds	
Surplus Notes	0
Gross Paid in and	
Contributed Surplus	29,000,000
Unassigned funds (surplus)	30,620,602
Total Capital and Surplus	70,620,602
Total Liabilities, Capital	
And Surplus	197,108,718

**NORTH DAKOTA BUSINESS ONLY
FOR THE YEAR 2025**

Total Direct Premiums	
Earned	452,199
Total Direct Losses	
Incurred	256,960
Total Accident and	
Health Direct Premiums	0
Earned	
Total Accident and	
Health Direct Losses	0
Incurred	

**STATE OF NORTH DAKOTA
OFFICE OF THE COMMISSIONER**

11206

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