INSURANCE ABSTRACT OF STATEMENT

What Are All These Insurance Statements?

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, as it relates to publication of the Company Abstract of Statement. 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. The modifications made under House Bill 1398 during the 69th Legislative Assembly require all insurance companies to publish their Abstract in all eight judicial districts.

Payment for publication of these notices comes from the insurance company, not state government.

10251

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

American Underwriters Insurance Company
In the state of Arkansas

Total Assets	20,547,021
Total Liabilities	79,717
Aggregate write-ins for special surplus funds	0
Common Capital Stock	4,200,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds Surplus Notes	0
Gross Paid in and Contributed Surplus	14,326,785
Unassigned funds (surplus)	1,940,519
Total Capital and Surplus	20,467,304
Total Liabilities, Capital And Surplus	20,547,021

**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**

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

21105

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

The North River Insurance Company
In the state of New Jersey

Total Assets	2,522,100,842
Total Liabilities	1,781,334,634
Aggregate write-ins for special surplus funds	0
Common Capital Stock	4,200,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds Surplus Notes	0
Gross Paid in and Contributed Surplus	162,599,823
Unassigned funds (surplus)	573,966,385
Total Capital and Surplus	740,766,208
Total Liabilities, Capital And Surplus	2,522,100,842

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

Total Direct Premiums Earned	3,555,428
Total Direct Losses Incurred	2,577,458
Total Accident and Health Direct Premiums Earned	2,318,566
Total Accident and Health Direct Losses Incurred	2,334,344

**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

31348

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

Crum & Forster Indemnity Company
In the state of Delaware

Total Assets	121,257,759
Total Liabilities	84,362,080
Aggregate write-ins for special surplus funds	0
Common Capital Stock	3,500,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds Surplus Notes	0
Gross Paid in and Contributed Surplus	2,750,000
Unassigned funds (surplus)	30,645,678
Total Capital and Surplus	36,895,679
Total Liabilities, Capital And Surplus	121,257,759

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

Total Direct Premiums Earned	960,102
Total Direct Losses Incurred	71,998
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

10391

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

Berkshire Hathaway Direct Insurance Company
In the state of Nebraska

Total Assets	928,629,028.00
Total Liabilities	708,078,752.00
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 Surplus Notes	0
Gross Paid in and Contributed Surplus	262,986,752.00
Unassigned funds (surplus)	(48,436,476.00)
Total Capital and Surplus	220,550,276.00
Total Liabilities, Capital And Surplus	928,629,028.00

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

Total Direct Premiums Earned	74,360.00
Total Direct Losses Incurred	8,944.00
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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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,

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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

13634

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

Essent Guaranty, Inc.
In the state of Pennsylvania

Total Assets	4,011,506,085
Total Liabilities	3,060,405,607
Aggregate write-ins for special surplus funds	0
Common Capital Stock	2,500,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds Surplus Notes	0
Gross Paid in and Contributed Surplus	702,810,000
Unassigned funds (surplus)	245,790,478
Total Capital and Surplus	951,100,478
Total Liabilities, Capital And Surplus	4,011,506,085

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

Total Direct Premiums Earned	1,161,424
Total Direct Losses Incurred	116,353
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
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COMPANY'S CERTIFICATE OF
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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

16498

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

MTAW Insurance Company
In the state of Delaware

Total Assets	10,618,048
Total Liabilities	1,543,705
Aggregate write-ins for special surplus funds	0
Common Capital Stock	3,500,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds Surplus Notes	0
Gross Paid in and Contributed Surplus	581,953
Unassigned funds (surplus)	9,074,343
Total Capital and Surplus	4,992,390
Total Liabilities, Capital And Surplus	10,618,048

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

Total Direct Premiums Earned	4,324
Total Direct Losses Incurred	243
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
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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

21113

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

United States Fire Insurance Company
In the state of Delaware

Total Assets	9,499,971,754
Total Liabilities	6,348,097,731
Aggregate write-ins for special surplus funds	0
Common Capital Stock	18,780,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds Surplus Notes	0
Gross Paid in and Contributed Surplus	1,502,074,940
Unassigned funds (surplus)	1,631,019,083
Total Capital and Surplus	3,151,874,023
Total Liabilities, Capital And Surplus	9,499,971,754

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

Total Direct Premiums Earned	2,862,041
Total Direct Losses Incurred	-969,161
Total Accident and Health Direct Premiums Earned	340,416
Total Accident and Health Direct Losses Incurred	-953,871

**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
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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

99937

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

Columbus Life Insurance Company
In the state of OH

Total Assets	4,754,662,772
Total Liabilities	4,281,418,100
Aggregate write-ins for special surplus funds	0
Common Capital Stock	10,000,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds Surplus Notes	0
Gross Paid in and Contributed Surplus	506,778,653
Unassigned Funds	-43,533,981
Total Capital and Surplus	473,244,672
Total Liabilities, Capital And Surplus	4,754,662,772

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

Total Life and Annuity Premiums Written	593,716
Total Life and Annuity Direct Losses Paid	207,397
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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JON GODFREAD
Commissioner of Insurance

**STATE OF NORTH DAKOTA
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JON GODFREAD
Commissioner of Insurance

13070

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

Berkshire Hathaway Assurance Corporation
In the state of New York

Total Assets	1,495,898,547.00
Total Liabilities	105,150,214.00
Aggregate write-ins for special surplus funds	0
Common Capital Stock	15,000,000.00
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds Surplus Notes	0
Gross Paid in and Contributed Surplus	990,000,000.00
Unassigned funds (surplus)	385,748,333.00
Total Capital and Surplus	1,390,748,333.00
Total Liabilities, Capital And Surplus	1,495,898,547.00

**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
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JON GODFREAD
Commissioner of Insurance

**STATE OF NORTH DAKOTA
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JON GODFREAD
Commissioner of Insurance

15756

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

Radnor Specialty Insurance Company
In the state of Nebraska

Total Assets	95057754
Total Liabilities	11283186
Aggregate write-ins for special surplus funds	0
Common Capital Stock	4200000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds Surplus Notes	0
Gross Paid in and Contributed Surplus	54500000
Unassigned funds (surplus)	25074573
Total Capital and Surplus	83774573
Total Liabilities, Capital And Surplus	95057759

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

Total Direct Premiums Earned	0
Total Direct Losses Incurred	-5097
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
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JON GODFREAD
Commissioner of Insurance