

North Dakota Insurance Legals

The purrfect guide to helping cats adjust to a new home

Welcoming a new cat into the family is a milestone that can be exciting for adults and children alike. But relocating to a new abode can trigger a sensory overload for a new feline friend. Companion animals thrive on routine and can be territorial creatures. Therefore, moving them can be akin to a person navigating a jungle without a map.



nal that the environment is safe, and may help the process along. -metrocreativeconnection

The American Society for the Prevention of Cruelty to Animals says approximately 3.2 million cats enter U.S. shelters annually. That means millions of cats are in need of a new home each year. The American Veterinary Medical Association notes cats are now in roughly 25 percent of American households. Understanding the scope of cat ownership and how to help cats adjust to a new home is the key to a new home transition.

treat as a sanctuary. This room, like a spare bedroom or out-of-the-way laundry room, should be equipped with food, water, a litter box, and a scratching post. Including options for hiding, like a cardboard box or a covered bed, will help the cat feel safe. Cat owners also may want to place pieces of their clothing or a toy from another pet in the home so the cat can get used to everyone's scent profile.

Limit access

A mistake some new cat owners make is giving a cat the full run of a home immediately. Instead, it is better to set aside a small, quiet space the cat can

Follow the "rule of three"
Spruce Pets says behaviorists often refer to the 3-3-3 rule or the "rule of three" to help pet parents set realistic expectations.

The first three days will be the time when the cat decompresses. They may hide and refuse to eat as the move to a new home is processed.

The next milestone is at three weeks, when the cat begins to realize that this home is safe. This is when their true personality may appear, and they may be more inclined to explore their safe space.

By three months, the cat should feel a sense of ownership over the home and likely has built a solid bond with their humans.

Expanded exploration

Once the cat seems more confident, is eating regular and greeting homeowners, it could be time to offer more freedom to roam. Opening the door from the safe space into the rest of the house will enable the pet to explore at their own pace. Pet parents should never force the cat to exit; let them do everything when they are ready. The ASPCA says that using synthetic pheromone diffusers in main living areas can mimic happy markers cats leave when they rub their cheeks on things. This helps send a chemical sig-

Did You Know?

Increasing time spent outdoors enjoying nature can positively affect mood and mental health. Generally speaking, outdoor enthusiasts tend to be happier overall. The American Psychological Association says spending time in nature is linked to both cognitive benefits and improvements in mood, mental health and emotional well-being. Both green spaces and blue (aquatic) spaces benefit overall well-being. Several years ago, the University of Derby in the United Kingdom conducted a study titled, "The 30 Days Wild." The study encouraged people to do something wild once a day for 30 days. Participants shared that their connection to nature and doing things in nature created a significant increase in happiness and health. People who spend more time outside can experience greater self-esteem, less stress, increased memory retention, and more positive body image. Natural environments also lower activity in the rumination area of the brain, decreasing negative, repetitive thoughts. Also, those who are outside more tend to be engaging in physical activities, and exercise directly correlates to better mental health.

-metrocreativeconnection

42048	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
Diamond State Insurance Company In the state of IN	
Total Assets	232580738
Total Liabilities	159476777
Aggregate write-ins for special surplus funds	0
Common Capital Stock	5000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	0
Contributed Surplus	48999623
Unassigned funds	19104338
(surplus)	0
Total Capital and	73103961
Surplus	0
Total Liabilities, Capital	0
And Surplus	232580738
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Direct Premiums	74547
Earned	16016
Total Direct Losses	0
Incurred	0
Total Accident and	0
Health Direct Premi-	0
ums Earned	0
Total Accident and	0
Health Direct Losses	0
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	

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	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	0
Contributed Surplus	4393616488.72
Unassigned funds	163480308.90
(surplus)	0
Total Capital and	6036313315.62
Surplus	0
Total Liabilities, Capital	0
And Surplus	30297795359.40
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Direct Premiums	23906595
Earned	8032755
Total Direct Losses	0
Incurred	0
Total Accident and	0
Health Direct Premi-	0
ums Earned	0
Total Accident and	0
Health Direct Losses	0
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	

21326	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
Empire Fire & Marine Insurance Company In the state of Illinois	
Total Assets	63649012
Total Liabilities	25008488
Aggregate write-ins for special surplus funds	0
Common Capital Stock	4000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	0
Contributed Surplus	33713721
Unassigned funds	926802
(surplus)	0
Total Capital and	38640523
Surplus	0
Total Liabilities, Capital	0
And Surplus	63649012
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Direct Premiums	736172
Earned	-118200
Total Direct Losses	0
Incurred	0
Total Accident and	0
Health Direct Premi-	0
ums Earned	0
Total Accident and	0
Health Direct Losses	0
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	

26247	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
American Guarantee & Liability Insurance Company In the state of North Dakota	
Total Assets	287387964
Total Liabilities	106272395
Aggregate write-ins for special surplus funds	0
Common Capital Stock	5000027
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	0
Contributed Surplus	172270401
Unassigned funds	3844541
(surplus)	0
Total Capital and	181114969
Surplus	0
Total Liabilities, Capital	0
And Surplus	287387964
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Direct Premiums	2967752
Earned	1809134
Total Direct Losses	0
Incurred	0
Total Accident and	0
Health Direct Premi-	0
ums Earned	0
Total Accident and	0
Health Direct Losses	0
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	

27855	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
Zurich American Insurance Company Of Illinois In the state of Illinois	
Total Assets	45185648
Total Liabilities	11298471
Aggregate write-ins for special surplus funds	0
Common Capital Stock	5000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	0
Contributed Surplus	28295295
Unassigned funds	591882
(surplus)	0
Total Capital and	33887177
Surplus	0
Total Liabilities, Capital	0
And Surplus	45185648
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Direct Premiums	213133
Earned	-2403
Total Direct Losses	0
Incurred	0
Total Accident and	0
Health Direct Premi-	0
ums Earned	0
Total Accident and	0
Health Direct Losses	0
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	

34347	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
Colonial American Casualty & Surety Company In the state of Illinois	
Total Assets	21020052
Total Liabilities	2377117
Aggregate write-ins for special surplus funds	0
Common Capital Stock	5000000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	0
Contributed Surplus	5000000
Unassigned funds	8642935
(surplus)	0
Total Capital and	18642935
Surplus	0
Total Liabilities, Capital	0
And Surplus	21020052
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Direct Premiums	0
Earned	0
Total Direct Losses	0
Incurred	0
Total Accident and	0
Health Direct Premi-	0
ums Earned	0
Total Accident and	0
Health Direct Losses	0
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	

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	0.00
Special Surplus Funds	0.00
Surplus Notes	0.00
Gross Paid in and	0.00
Contributed Surplus	293,480,097.00
Unassigned funds	526,954,871.00
(surplus)	0.00
Total Capital and	827,935,206.00
Surplus	0.00
Total Liabilities, Capital	0.00
And Surplus	2,999,021,629.00
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Direct Premiums	1,623,223.00
Earned	1,710,493.00
Total Direct Losses	0.00
Incurred	0.00
Total Accident and	0.00
Health Direct Premi-	0.00
ums Earned	0.00
Total Accident and	0.00
Health Direct Losses	0.00
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	
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	

68381	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
Reliance Standard Life Insurance Company In the state of Illinois	
Total Assets	30,845,977,467
Total Liabilities	27,476,271,507
Aggregate write-ins for special surplus funds	0
Common Capital Stock	6,003,113
Preferred Capital Stock	50,000,000
Aggregate Write-ins for Other Than	0
Special Surplus Funds	100,000,000
Surplus Notes	0
Gross Paid in and	0
Contributed Surplus	824,876,387
Unassigned Funds	2,388,826,460
Total Capital and	3,369,705,960
Surplus	0
Total Liabilities, Capital	0
And Surplus	30,845,977,467
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Life and	4,902,610
Annually Premiums	0
Written	0
Total Life and	4,947,329
Annually Direct Losses	0
Incurred	0
Total Accident and	0
Health Direct Premi-	2,190,577
ums Earned	0
Total Accident and	0
Health Direct Losses	768,018
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	

32859	
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2025 of the	
Penn-America Insurance Company In the state of PA	
Total Assets	93887704
Total Liabilities	62622282
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	0
Contributed Surplus	15199660
Unassigned funds	12565762
(surplus)	0
Total Capital and	30765422
Surplus	0
Total Liabilities, Capital	0
And Surplus	93887704
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025	
Total Direct Premiums	0
Earned	0
Total Direct Losses	-197
Incurred	0
Total Accident and	0
Health Direct Premi-	0
ums Earned	0
Total Accident and	0
Health Direct Losses	0