

North Dakota Insurance Legals

Say 'yes, please!' to grilled cheese

There's a bit of magic in the combination of gooey cheese, golden bread and a little butter -- but in 2026, this comfort food classic is getting a functional upgrade.



It's also safe to say nostalgia is delicious and addicting, which is why Borden Cheese is sharing not one but two prize-worthy recipes, one of which packs a protein punch and another that's a pure classic, perfect for spreading smiles and happy bellies.

The Protein Powerhouse features a creamy, dual-cheese combo of mild cheddar and Borden mozzarella cheese melts over five ounces of tender sliced chicken breast and delivers more than 40 grams of protein and about eight grams of fiber when paired with the right bread. Served with a tangy Greek yogurt and Dijon mustard "powerhouse sauce" and pressed between golden, crispy bread, this grilled cheese isn't your ordinary melt. It has been transformed into a massive protein boost.

While modern flavors and trends are delicious, nostalgia is, too. This comforting recipe pairs extra-sharp melts with American singles on sliced white bread for a perfect bite that reminds you the cheese truly "makes" the sandwich.

Visit BordenCheese.com/grilled-cheese-day for other grilled cheese recipes created for 2026.

The Protein Powerhouse
 1 tablespoon butter, softened
 2 slices bread fortified with protein and fiber
 2 Borden mild cheddar slices
 1 slice Borden mozzarella melts

5 ounces sliced chicken breast (deli-shaved or thinly carved)
"Powerhouse" Sauce:
 2 tablespoons non-fat Greek yogurt

1 teaspoon Dijon mustard
 1/2 teaspoon garlic powder
 1/2 teaspoon smoked paprika
 Heat griddle to medium heat. Butter bread. Layer cheeses and chicken on top of bread.

Place bread on griddle and cook until lightly toasted. Flip and cook other side. Remove sandwich from skillet or griddle.

To make powerhouse sauce: Mix Greek yogurt, Dijon mustard, garlic powder and smoked paprika until well blended. Slice sandwich in half and drizzle with sauce.

The Classic

1 tablespoon butter, softened
 2 slices white bread
 2 slices Borden extra-sharp melts

2 slices Borden American singles
 Heat skillet or griddle over medium heat.

Spread butter on one side of each slice bread.

Place cheese slices on unbuttered side of bread. Top with other slice of bread with butter facing upward. Place sandwich on skillet or griddle and cook 3-4 minutes on each side. Using spatula, lightly press sandwich down gently while cooking to

melt cheese better. Remove from skillet or griddle and slice in half.
 -- Feature Impact

93521

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

Granular Insurance Company
 In the state of South Carolina

Total Assets	685,026,789
Total Liabilities	462,906,135
Aggregate write-ins for special surplus funds	0
Common Capital Stock	10
Preferred Capital Stock	0
Aggregate Write-ins for Other Than Special Surplus Funds	0
Surplus Notes	0
Gross Paid in and	
Contributed Surplus	292,246,052
Unassigned Funds	-69,525,408
Total Capital and	222,720,644
Surplus	
Total Liabilities, Capital	
And Surplus	685,026,789

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025 ACCIDENT & HEALTH

Total Premiums	2,102,388
Earned	
Total Amount Incurred	1,494,770

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. 2025 (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	
Surplus Notes	0.00
Gross Paid in and	
Contributed Surplus	293,480,097.00
Unassigned funds	526,934,871.00
(surplus)	
Total Capital and	827,935,206.00
Surplus	
Total Liabilities, Capital	
And Surplus	2,999,021,629.00

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums	
Earned	1,623,223.00
Total Direct Losses	
Incurred	1,710,493.00
Total Accident and	
Health Direct Premi-ums Earned	0.00
Total Accident and	
Health Direct Losses	0.00
Incurred	

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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

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	
Surplus Notes	100,000,000
Gross Paid in and	
Contributed Surplus	824,876,387
Unassigned Funds	2,388,826,460
Total Capital and	3,369,705,960
Surplus	
Total Liabilities, Capital	
And Surplus	30,845,977,467

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and	
Annually Premiums	4,902,610
Written	
Total Life and	
Annually Direct Losses	4,947,329
Incurred	
Total Accident and	
Health Direct Premi-ums Earned	2,190,577
Total Accident and	
Health Direct Losses	768,018
Incurred	

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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

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	
Surplus Notes	0
Gross Paid in and	
Contributed Surplus	15199660
Unassigned funds	12565762
(surplus)	
Total Capital and	30765422
Surplus	
Total Liabilities, Capital	
And Surplus	93887704

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums	
Earned	0
Total Direct Losses	
Incurred	-197
Total Accident and	
Health Direct Premi-ums Earned	0
Total Accident and	
Health Direct Losses	0
Incurred	

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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



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	
Surplus Notes	0
Gross Paid in and	
Contributed Surplus	48999623
Unassigned funds	19104338
(surplus)	
Total Capital and	73103961
Surplus	
Total Liabilities, Capital	
And Surplus	232580738

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums	
Earned	74547
Total Direct Losses	
Incurred	16016
Total Accident and	
Health Direct Premi-ums Earned	0
Total Accident and	
Health Direct Losses	0
Incurred	

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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

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	
Surplus Notes	0
Gross Paid in and	
Contributed Surplus	4393616488.72
Unassigned funds	163480308.90
(surplus)	
Total Capital and	6036313315.62
Surplus	
Total Liabilities, Capital	
And Surplus	30297795359.40

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums	
Earned	23906595
Total Direct Losses	
Incurred	8032755
Total Accident and	
Health Direct Premi-ums Earned	0
Total Accident and	
Health Direct Losses	0
Incurred	

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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	
Surplus Notes	0
Gross Paid in and	
Contributed Surplus	33713721
Unassigned funds	926802
(surplus)	
Total Capital and	38640523
Surplus	
Total Liabilities, Capital	
And Surplus	63649012

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums	
Earned	736172
Total Direct Losses	
Incurred	-118200
Total Accident and	
Health Direct Premi-ums Earned	0
Total Accident and	
Health Direct Losses	0
Incurred	

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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	
Surplus Notes	0
Gross Paid in and	
Contributed Surplus	172270401
Unassigned funds	3844541
(surplus)	
Total Capital and	181114969
Surplus	
Total Liabilities, Capital	
And Surplus	287387964

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums	
Earned	2967752
Total Direct Losses	
Incurred	1809134
Total Accident and	
Health Direct Premi-ums Earned	0
Total Accident and	
Health Direct Losses	0
Incurred	

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JON GODFREAD
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