84522

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

Auto Club Life Insurance Company
In the state of Michigan

Total Assets	1,226,621,172
Total Liabilities	1,116,351,822
Aggregate write-ins for special surplus funds	0
Common Capital Stock	4,076,733
Preferred Capital Stock	19,662,340
Aggregate Write-ins for Other Than	0
Special Surplus Funds	
Surplus Notes	0
Gross Paid in and Contributed Surplus	149,398,757
Unassigned Funds	(62,868,480)
Total Capital and Surplus	110,269,349
Total Liabilities, Capital And Surplus	1,226,621,172

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	0
Total Life and Annuity Direct Losses Paid	0
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

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

23450

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

American Family Home Insurance Company
In the state of FL

Total Assets	119247012
Total Liabilities	81464849
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	22550000
Unassigned funds (surplus)	11032163
Total Capital and Surplus	37782163
Total Liabilities, Capital And Surplus	119247012

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	376706
Total Direct Losses Incurred	90326
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
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COMPANY'S CERTIFICATE OF
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(SEAL)

JON GODFREAD
Commissioner of Insurance

71854

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

AAA Life Insurance Company
In the state of Michigan

Total Assets	827,861,730
Total Liabilities	634,310,276
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	87,258,905
Unassigned Funds	103,792,549
Total Capital and Surplus	193,551,454
Total Liabilities, Capital And Surplus	827,861,730

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	2,165,683
Total Life and Annuity Direct Losses Paid	1,506,120
Total Accident and Health Direct Premiums Written	259,208
Total Accident and Health Direct Losses Paid	113,221

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
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(SEAL)

JON GODFREAD
Commissioner of Insurance

12459

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

Medica Insurance Company
In the state of Minnesota

Total Assets	1,566,452,959
Total Liabilities	706,042,237
Aggregate write-ins for special surplus funds	0
Common Capital Stock	1,000,000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	
Surplus Notes	0
Gross Paid in and Contributed Surplus	95,100,000
Unassigned funds (surplus)	764,310,722
Total Capital and Surplus	860,410,722
Total Liabilities, Capital And Surplus	1,566,452,959

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	120,821,019
Total Direct Losses Incurred	93,401,135
Total Accident and Health Direct Premiums Earned	120,821,019
Total Accident and Health Direct Losses Incurred	92,332,423

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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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

23469

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

American Modern Home Insurance Company
In the state of OH

Total Assets	1835961071
Total Liabilities	1723874159
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	82548315
Unassigned funds (surplus)	24558596
Total Capital and Surplus	112108911
Total Liabilities, Capital And Surplus	1835981070

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	1519664
Total Direct Losses Incurred	537422
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
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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

20516

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

Euler Hermes North America Insurance Company
In the state of MD

Total Assets	1295776857
Total Liabilities	887739684
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	13166690
Unassigned funds (surplus)	391870483
Total Capital and Surplus	408037173
Total Liabilities, Capital And Surplus	1295776857

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	561747980
Total Direct Losses Incurred	198899472
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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(SEAL)

JON GODFREAD
Commissioner of Insurance

2025 NORTH DAKOTA INSURANCE LEGALS

42722

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

American Modern Property And Casualty Insurance Company
In the state of OH

Total Assets	521342177
Total Liabilities	454239775
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	17946000
Unassigned funds (surplus)	44158401
Total Capital and Surplus	87102401
Total Liabilities, Capital And Surplus	521342176

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	4225177
Total Direct Losses Incurred	2922776
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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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

41998

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

American Southern Home Insurance Company
In the state of FL

Total Assets	107575913
Total Liabilities	77980036
Aggregate write-ins for special surplus funds	0
Common Capital Stock	3500000
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	
Surplus Notes	0
Gross Paid in and Contributed Surplus	3300000
Unassigned funds (surplus)	22795877
Total Capital and Surplus	29595877
Total Liabilities, Capital And Surplus	107575913

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Direct Premiums Earned	89599
Total Direct Losses Incurred	10558
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
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(SEAL)

JON GODFREAD
Commissioner of Insurance

69647

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

Optum Insurance Of Ohio, Inc.
In the state of Ohio

Total Assets	619544319
Total Liabilities	528847523
Aggregate write-ins for special surplus funds	0
Common Capital Stock	2727274
Preferred Capital Stock	0
Aggregate Write-ins for Other Than	0
Special Surplus Funds	
Surplus Notes	N/A
Gross Paid in and Contributed Surplus	4990293
Unassigned Funds	82979229
Total Capital and Surplus	90696796
Total Liabilities, Capital And Surplus	619544319

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	0
Total Life and Annuity Direct Losses Paid	0
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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(SEAL)

JON GODFREAD
Commissioner of Insurance

90247

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

Fortitude U.S. Reinsurance Company
In the state of ND

Total Assets	8,333,152
Total Liabilities	316,261
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	7,210,002
Unassigned Funds	(1,693,110)
Total Capital and Surplus	8,016,891
Total Liabilities, Capital And Surplus	8,333,152

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	90,702
Total Life and Annuity Direct Losses Paid	200,066
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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(SEAL)

JON GODFREAD
Commissioner of Insurance

86630

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

Fortitude Life Insurance & Annuity Company
In the state of ND

Total Assets	31,110,543,481
Total Liabilities	30,630,053,381
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	477,737,063
Unassigned Funds	253,036
Total Capital and Surplus	480,490,099
Total Liabilities, Capital And Surplus	31,110,543,480

NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2025

Total Life and Annuity Premiums Written	-2275
Total Life and Annuity Direct Losses Paid	4,866,322
Total Accident and Health Direct Premiums Written	0
Total Accident and Health Direct Losses Paid	0

STATE OF NORTH DAKOTA
OFFICE OF THE COMMISSIONER
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JON GODFREAD
Commissioner of Insurance

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(SEAL)

JON GODFREAD
Commissioner of Insurance

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.