

31194

FROM ANNUAL STATEMENT  
YEAR ENDING DECEMBER 31, 2025  
**TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA**

HOME OFFICE ADDRESS:  
ONE TOWER SQUARE  
HARTFORD, CT 06183  
MAIL ADDRESS:  
ONE TOWER SQUARE  
HARTFORD, CT 06183

**ASSETS:**

Bonds .....	\$5,600,841,058.00
Stocks .....	\$117,961,887.00
Mortgage Loans on	
Real Estate .....	\$0.00
Real Estate Owned .....	\$0.00
Cash and Bank Deposits .....	\$107,398,185.00
Agents Balances or	
Uncollected Premiums .....	\$354,898,997.00
Interest, Dividends and Real Estate Income	
Due and Accrued .....	\$51,295,419.00
Other Assets .....	\$175,976,863.00
TOTAL ASSETS .....	\$6,408,372,409.00

**LIABILITIES, SURPLUS & OTHER FUNDS**

Reserve for Losses .....	\$1,735,139,597.00
Reserve for Loss	
Adjustment Expenses .....	\$175,170,609.00
Other Expenses (excluding	
taxes, licenses and fees) .....	\$72,968,024.00
Taxes, Licenses and Fees	
(excluding Federal and	
Foreign Income Taxes) .....	\$15,442,211.00
Federal and Foreign	
Income Taxes .....	\$7,061,861.00
Unearned Premiums .....	\$1,749,236,242.00
All Other Liabilities .....	\$282,464,065.00
TOTAL LIABILITIES .....	\$4,037,482,608.00
Special Surplus Funds .....	\$0.00
Capital Paid Up or	
Statutory Deposit .....	\$6,480,000.00
Gross Paid In and	
Contributed Surplus .....	\$433,803,760.00
Unassigned Surplus .....	\$1,930,606,041.00
Surplus as Regards	
Policyholders .....	\$2,370,889,801.00
TOTAL .....	\$6,408,372,409.00

**BUSINESS IN SOUTH DAKOTA 2025**

Direct Premiums Written .....	\$11,648,679.00
Direct Premiums Earned .....	\$10,620,975.00
Direct Losses Paid .....	\$1,320,353.00
Direct Losses Incurred .....	\$2,271,198.00

**STATE OF SOUTH DAKOTA**

**DIVISION OF INSURANCE | STATE CAPITOL, PIERRE  
COMPANY'S CERTIFICATE OF AUTHORITY**

WHEREAS, the Travelers Casualty and Surety Company of America, a Corporation organized under the Laws of Connecticut, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18  
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2026.

LARRY DEITER  
Director of Insurance

31325

FROM ANNUAL STATEMENT  
YEAR ENDING DECEMBER 31, 2025  
**ACADIA INSURANCE COMPANY**

HOME OFFICE ADDRESS:  
11201 DOUGLAS AVE  
URBANDALE, IA 50322  
MAIL ADDRESS:  
11201 DOUGLAS  
URBANDALE, IA 50322

**ASSETS:**

Bonds .....	\$36,735,497.00
Stocks .....	\$0.00
Mortgage Loans on	
Real Estate .....	\$0.00
Real Estate Owned .....	\$0.00
Cash and Bank Deposits .....	\$3,830,379.00
Agents Balances or	
Uncollected Premiums .....	\$189,148,595.00
Interest, Dividends and Real Estate Income	
Due and Accrued .....	\$235,789.00
Other Assets .....	\$8,930,384.00
TOTAL ASSETS .....	\$238,880,642.00

**LIABILITIES, SURPLUS & OTHER FUNDS**

Reserve for Losses .....	\$0.00
Reserve for Loss	
Adjustment Expenses .....	\$0.00
Other Expenses (excluding	
taxes, licenses and fees) .....	\$0.00
Taxes, Licenses and Fees	
(excluding Federal and	
Foreign Income Taxes) .....	\$6,117,520.00
Federal and Foreign	
Income Taxes .....	\$31,821.00
Unearned Premiums .....	\$1,377,389.00
All Other Liabilities .....	\$170,182,152.00
TOTAL LIABILITIES .....	\$177,708,882.00
Special Surplus Funds .....	\$0.00
Capital Paid Up or	
Statutory Deposit .....	\$5,000,000.00
Gross Paid In and	
Contributed Surplus .....	\$48,301,000.00
Unassigned Surplus .....	\$7,870,760.00
Surplus as Regards	
Policyholders .....	\$61,171,760.00
TOTAL .....	\$238,880,642.00

**BUSINESS IN SOUTH DAKOTA 2025**

Direct Premiums Written .....	\$11,784,397.00
Direct Premiums Earned .....	\$12,275,612.00
Direct Losses Paid .....	\$2,136,390.00
Direct Losses Incurred .....	\$2,793,114.00

**STATE OF SOUTH DAKOTA**

**DIVISION OF INSURANCE | STATE CAPITOL, PIERRE  
COMPANY'S CERTIFICATE OF AUTHORITY**

WHEREAS, the Acadia Insurance Company, a Corporation organized under the Laws of Iowa, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 23A, 23B, 23C  
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2026.

LARRY DEITER  
Director of Insurance

31470

FROM ANNUAL STATEMENT  
YEAR ENDING DECEMBER 31, 2025  
**NORGUARD INSURANCE COMPANY**

HOME OFFICE ADDRESS:  
39 PUBLIC SQUARE  
WILKES-BARRE, PA 18701  
MAIL ADDRESS:  
PO BOX A-H  
WILKES-BARRE, PA 18703

**ASSETS:**

Bonds .....	\$140,722,168.00
Stocks .....	\$383,847,670.00
Mortgage Loans on	
Real Estate .....	\$0.00
Real Estate Owned .....	\$0.00
Cash and Bank Deposits .....	\$873,958,921.00
Agents Balances or	
Uncollected Premiums .....	\$471,005,890.00
Interest, Dividends and Real Estate Income	
Due and Accrued .....	\$1,549,435.00
Other Assets .....	\$316,499,693.00
TOTAL ASSETS .....	\$2,187,583,777.00

**LIABILITIES, SURPLUS & OTHER FUNDS**

Reserve for Losses .....	\$729,635,382.00
Reserve for Loss	
Adjustment Expenses .....	\$133,946,827.00
Other Expenses (excluding	
taxes, licenses and fees) .....	\$426,965.00
Taxes, Licenses and Fees	
(excluding Federal and	
Foreign Income Taxes) .....	\$17,647,325.00
Federal and Foreign	
Income Taxes .....	\$0.00
Unearned Premiums .....	\$132,621,333.00
All Other Liabilities .....	\$636,285,902.00
TOTAL LIABILITIES .....	\$1,650,563,734.00
Special Surplus Funds .....	\$0.00
Capital Paid Up or	
Statutory Deposit .....	\$0.00
Gross Paid In and	
Contributed Surplus .....	\$224,439,861.00
Unassigned Surplus .....	\$307,330,182.00
Surplus as Regards	
Policyholders .....	\$537,020,043.00
TOTAL .....	\$2,187,583,777.00

**BUSINESS IN SOUTH DAKOTA 2025**

Direct Premiums Written .....	\$190,294.00
Direct Premiums Earned .....	\$185,378.00
Direct Losses Paid .....	\$26,966.00
Direct Losses Incurred .....	\$26,476.00

**STATE OF SOUTH DAKOTA**

**DIVISION OF INSURANCE | STATE CAPITOL, PIERRE  
COMPANY'S CERTIFICATE OF AUTHORITY**

WHEREAS, the NorGuard Insurance Company, a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18  
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2026.

LARRY DEITER  
Director of Insurance

31534

FROM ANNUAL STATEMENT  
YEAR ENDING DECEMBER 31, 2025  
**CITIZENS INSURANCE COMPANY OF AMERICA**

HOME OFFICE ADDRESS:  
808 NORTH HIGHLANDER WAY  
HOWELL, MI 48843-1070  
MAIL ADDRESS:  
440 LINCOLN STREET  
WORCESTER, MA 01653-0002

**ASSETS:**

Bonds .....	\$1,159,683,125.00
Stocks .....	\$48,809,611.00
Mortgage Loans on	
Real Estate .....	\$0.00
Real Estate Owned .....	\$4,684,858.00
Cash and Bank Deposits .....	\$133,823,863.00
Agents Balances or	
Uncollected Premiums .....	\$279,852,345.00
Interest, Dividends and Real Estate Income	
Due and Accrued .....	\$7,221,658.00
Other Assets .....	\$260,168,164.00
TOTAL ASSETS .....	\$1,894,243,624.00

**LIABILITIES, SURPLUS & OTHER FUNDS**

Reserve for Losses .....	\$494,714,078.00
Reserve for Loss	
Adjustment Expenses .....	\$83,173,440.00
Other Expenses (excluding	
taxes, licenses and fees) .....	\$726,942.00
Taxes, Licenses and Fees	
(excluding Federal and	
Foreign Income Taxes) .....	\$27,884,910.00
Federal and Foreign	
Income Taxes .....	\$1,393,082.00
Unearned Premiums .....	\$542,605,378.00
All Other Liabilities .....	\$59,576,259.00
TOTAL LIABILITIES .....	\$1,210,074,089.00
Special Surplus Funds .....	\$0.00
Capital Paid Up or	
Statutory Deposit .....	\$3,400,000.00
Gross Paid In and	
Contributed Surplus .....	\$150,844,600.00
Unassigned Surplus .....	\$529,924,934.00
Surplus as Regards	
Policyholders .....	\$684,169,534.00
TOTAL .....	\$1,894,243,624.00

**BUSINESS IN SOUTH DAKOTA 2025**

Direct Premiums Written .....	\$514,364.00
Direct Premiums Earned .....	\$486,162.00
Direct Losses Paid .....	\$171,211.00
Direct Losses Incurred .....	(\$601,410.00)

**STATE OF SOUTH DAKOTA**

**DIVISION OF INSURANCE | STATE CAPITOL, PIERRE  
COMPANY'S CERTIFICATE OF AUTHORITY**

WHEREAS, the Citizens Insurance Company of America, a Corporation organized under the Laws of Michigan, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 17, 18  
1) Life; 2) Health; 3) Fire & Allied Lines; 4) Inland & Ocean Marine; 5) Workmen's Compensation; 6) Bodily Injury Liability (Other than Auto); 7) Property Damage (Other than Auto); 8) Auto Bodily Injury; 9) Auto Property Damage; 10) Auto Physical Damage; 11) Fidelity & Surety; 12) Glass; 13) Burglary & Theft; 14) Boiler & Machinery; 15) Aircraft; 16) Credit; 17) Crop-Hail; 18) Livestock; 19) Title; 20) Variable Annuities; 21) Variable Life; 22) Reinsurance; 23A) Travel Accident Baggage; 23B) Pre-Paid Legal; 23C) Bail Bonds Surety; 26) Commercial; 27) Personal

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IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S.D., this 1st day of May, A.D., 2026.

LARRY DEITER  
Director of Insurance