



Franklin Mutual Insurance Group

# 2025 Interim Condensed Statement



FINANCIAL—We are financially sound. A.M. Best’s Insurance Reports (The Dun & Bradstreet of the insurance industry) gives us a financial rating of A Excellent.

## Statement of Condition as of June 30

### Admitted Assets

Cash and Short Term Investments  
Bonds—At Amortized Value  
Stocks—At Market Value  
Other Assets

### Total Admitted Assets

### Liabilities and Policyholders’ Protection Account

Reserve for Unearned Premiums  
Reserve for Losses and Loss Adjustment Expenses  
Net Deferred Tax Liabilities  
All Other Liabilities  
Total Liabilities  
Policyholders’ Protection Account

### Total Liabilities and Policyholders’ Protection Account

	2025	2024
Cash and Short Term Investments	\$181,385,896	\$169,061,193
Bonds—At Amortized Value	219,809,060	203,718,232
Stocks—At Market Value	1,394,808,958	1,267,164,105
Other Assets	34,406,960	33,674,538
<b>Total Admitted Assets</b>	<b>\$1,830,410,874</b>	<b>\$1,673,618,068</b>
Reserve for Unearned Premiums	\$95,056,686	\$90,019,883
Reserve for Losses and Loss Adjustment Expenses	128,799,612	117,472,481
Net Deferred Tax Liabilities	208,263,332	185,547,744
All Other Liabilities	18,304,442	18,940,613
Total Liabilities	450,424,072	411,980,721
Policyholders’ Protection Account	1,379,986,802	1,261,637,347
<b>Total Liabilities and Policyholders’ Protection Account</b>	<b>\$1,830,410,874</b>	<b>\$1,673,618,068</b>

## Statement of Income for Six Months Ending June 30

### Income

Premiums Earned  
Net Investment and Other Income

### Expenses

Claims and Underwriting Expenses  
Policyholders’ Dividends  
Federal Income Taxes

### Net Income (Loss)

	2025	2024
Premiums Earned	\$81,042,659	\$75,622,096
Net Investment and Other Income	28,580,350	28,967,246
Claims and Underwriting Expenses	92,741,849	87,884,392
Policyholders’ Dividends	190,618	213,646
Federal Income Taxes	1,204,027	343,450
<b>Net Income (Loss)</b>	<b>\$15,486,515</b>	<b>\$16,147,854</b>



Franklin Mutual Insurance Company, FMI Insurance Company and POM Insurance Company are members of the Franklin Mutual Insurance Group, with Franklin Mutual Insurance Company and FMI Insurance Company serving our NJ policies and POM Insurance Company serving our PA policies.