



Franklin Mutual Insurance Group

2025 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 December 31

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	\$174,799,867	\$192,882,167
Bonds—At Amortized Value	265,829,555	209,339,384
Stocks—At Market Value	1,521,722,440	1,318,818,579
Other Assets	35,700,340	32,781,618
Total Admitted Assets	\$1,998,052,202	\$1,753,821,748
Reserve for Unearned Premiums	\$104,118,801	\$96,404,951
Reserve for Losses and Loss Adjustment Expenses	121,249,307	115,844,397
Net Deferred Tax Liabilities	236,687,070	197,681,017
All Other Liabilities	20,169,469	20,233,939
Total Liabilities	482,224,647	430,164,304
Policyholders’ Protection Account	1,515,827,555	1,323,657,444
Total Liabilities and Policyholders’ Protection Account	\$1,998,052,202	\$1,753,821,748

Statement of Income for Year Ending December 31

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	\$165,239,516	\$155,129,786
Net Investment and Other Income	64,871,075	54,084,654
Claims and Underwriting Expenses	177,348,254	170,362,545
Policyholders’ Dividends	363,242	480,177
Federal Income Taxes	2,938,687	2,154,671
Net Income (Loss)	\$49,460,408	\$36,217,047



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.