

Our Financial Strength

Royal Neighbors' financial strength and stability is another way we provide... Insurance with a DifferenceSM.

As a fraternal organization, our conservative financial management philosophy and our commitment to safe-guarding our members' interests produces results that will make you confident in your purchase.

Financial Overview

- Assets: more than \$792 million under management
- Certificate holders' surplus ratio: 27% - exceeding the estimated industry average of 8.0%
- Solvency ratio of 1.36 compared to the industry average of 1.09
- A.M. Best rating of A- Excellent (4th highest out of 15 possible)

(as of December 31, 2011)

Read Royal Neighbors' full financial report:

[2011 Annual Report](#)

[2010 Annual Report](#)

[2009 Annual Report](#)

In more than a century:

- NEVER have we failed to fulfill a contractual obligation to a member or a beneficiary
- NEVER have we failed to respond to a member in urgent need of assistance
- NEVER have we reduced or eliminated member benefits because of a downturn in the economy

