



corporate profile | 2001 YEAR IN REVIEW



RBC
Insurance

Insurance is essentially about people. It's a personal matter that works best when it meets the unique needs of individuals. At RBC Insurance, we know that by offering a range of products and services through multiple distribution channels, we can provide flexible insurance solutions to our customers. Our goal is to provide customers with the knowledge, personal attention and choices they need to make smart insurance decisions.

In addition to our insurance expertise, RBC Insurance customers also benefit from the strength, stability and tradition that comes from being associated with one of the largest and most respected financial organizations in North America – RBC Financial Group.

| | |
|-------------------------------|---------------------------------|
| 1 | Chairman's message |
| 4 | Financial highlights |
| 6 | Corporate structure |
| 7 | Our business |
| 8 | Life |
| 12 | Non-life |
| 14 | Fee businesses |
| 16 | U.S. operations |
| 18 | Locations |
| 20 | RBC Financial Group overview |
| <small>BACK COVER</small> | Directors |



A Message from Jim Westlake

CHAIRMAN AND CEO, RBC INSURANCE

2001 has been a landmark year for RBC Insurance, filled with many achievements and milestones. It was also a year, however, filled with many challenges, and, in particular, the tragic events of September 11 in the United States which affected all of us so greatly. While these events had a significant impact on our employees, our organization and our industry as a whole, I am proud of the way we were able to come together and face these challenges.

Our success and strong performance, despite the challenges of this year, were the result of several key factors, including our people, the efforts we made to further consolidate our operations into a fully integrated organization, significant growth in both Canada and the U.S., and enhancements to our existing product and distribution channels, including a further extension of our eBusiness capabilities.

As a result of these efforts, RBC Insurance is now one of Canada's leading insurance providers offering creditor, life, health, travel, home, auto and reinsurance products through a variety of distribution channels to more than five million North American customers. In 2001, RBC Insurance generated more than \$1.8 billion in premiums and deposits, a 50 per cent increase from 2000.

2001 was also the year RBC Financial Group changed both its logo and name. This key change helps identify all RBC businesses as part of one, integrated company and the new, common RBC brand will be used by all of RBC Financial Group's businesses worldwide.

This re-branding initiative is a positive change for RBC Insurance. It is consistent with the single brand identity we adopted last year for our various insurance businesses and we believe it will lead to increased awareness and sales across the insurance group. With all of our divisions sharing a single identity, we can establish RBC Insurance as a leading insurance organization providing a wide range of insurance solutions through multiple distribution channels.

Part of our initiative towards creating a single identity included bringing together many of our operations in central locations. These consolidations have produced significant cost and other efficiencies, which have benefited our employees, customers and other stakeholders.

From an eBusiness perspective, we enhanced the RBC Insurance web site, expanded the sale of travel, creditor and personal accident insurance on the Internet and launched an online home and auto insurance quoting capability.

Toward the end of 2000, RBC Insurance established a U.S. presence by completing its acquisition of Greenville, South Carolina-based Liberty Life Insurance Company and Liberty Insurance Services Corporation. Following this acquisition, Liberty Insurance Services expanded its operations by purchasing



certain assets of Genelco Incorporated. The purchase gave RBC Insurance new third-party administration expertise in the variable life and variable annuity markets, as well as a leading insurance-related software and services business.

These acquisitions have laid the foundation for expanding our U.S. operations. We are continuing to build and grow this presence by pursuing new products and markets, maximizing opportunities between our North American operations, and integrating insurance with other RBC Financial Group entities in the United States.

Looking ahead to 2002, our focus will be on four strategic priorities. The first of these is continued expansion in the U.S., not only in the life and insurance services markets, in which we now have a presence through our Liberty acquisitions, but also by exploring areas of strength within Canada to allow us to leverage opportunities in the U.S. in other key businesses.

Our second priority for 2002 relates to maximizing the Canadian franchise. We want to continue to build our position as one of Canada's leading insurers by consolidating and integrating our existing infrastructure, building on the RBC Insurance brand identity, and developing new product offerings and enhancements.

Our third strategic priority is to integrate our insurance operations across all business lines and geographies. We look forward to leveraging opportunities for improving IT infrastructure, functional support and eBusiness capabilities across the organization.

Fourth, we plan to grow our offshore and reinsurance operations. This will be accomplished by expanding our infrastructure within offshore entities, developing market opportunities for niche businesses and building our existing reinsurance programs by emphasizing sound risk management practices through selection and quality management. Business generated from the newly created Global Private Insurance operation, which provides insurance-based wealth management solutions for Global Private Banking clients, will also assist in meeting this goal.

We've taken great strides towards becoming Canada's leading composite insurance organization. By many measures, we've already achieved this goal. Our challenge in the coming year is to continue to build on our successes and meet the unique insurance needs of consumers in Canada and throughout the world.



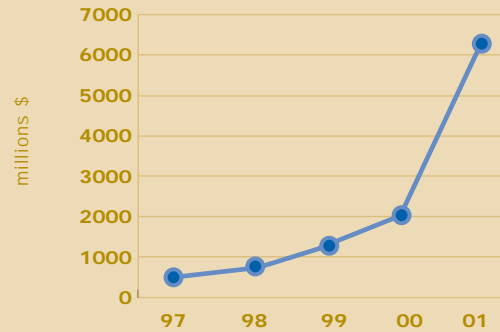
W. James Westlake,
Chairman and Chief Executive Officer

RBC INSURANCE CONSOLIDATED RESULTS

| \$ MILLIONS | 2001 | 2000 |
|-----------------------------|-------|-------|
| Premiums and Deposits | 1,812 | 1,208 |
| Gross Revenues | 542 | 247 |
| Average Assets | 6,289 | 2,170 |
| Net Income After Tax (NIAT) | 173 | 103 |

Please note: all numbers presented in this document are U.S. GAAP

RBC INSURANCE AVERAGE ASSETS



Financial highlights | 2001



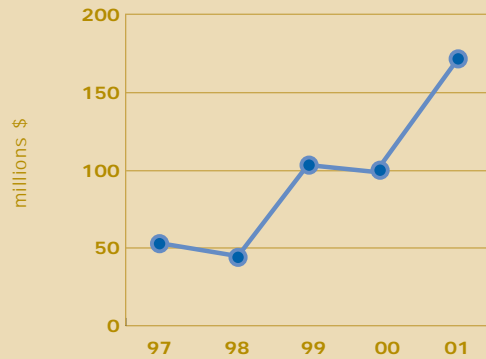
2001 was a landmark year for RBC Insurance with strong results generated across all lines of business. Gross revenues were \$542 million and we expect to continue to see strong growth in earnings.

RBC Insurance has also experienced strong growth in assets. In the longer term, RBC Insurance is expected to achieve superior growth, exceeding 10 per cent annual growth rates in both premiums and revenues in the next five years.



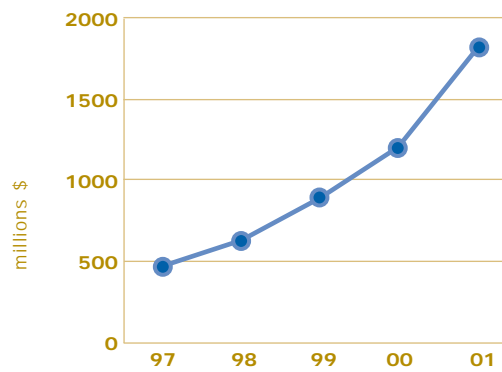
RBC Insurance generated strong NIAT of \$173 million in 2001, with an ROE of 20 per cent.

RBC INSURANCE NET INCOME AFTER TAX



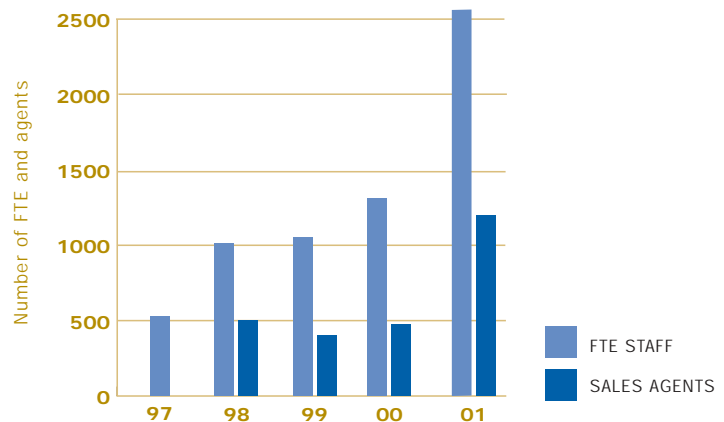
RBC Insurance reported \$1.8 billion in total premiums and deposits generated in 2001, an increase of 50 per cent from fiscal 2000 and a significant increase of more than 281 per cent from the \$476 million in total premiums and deposits generated in 1997.

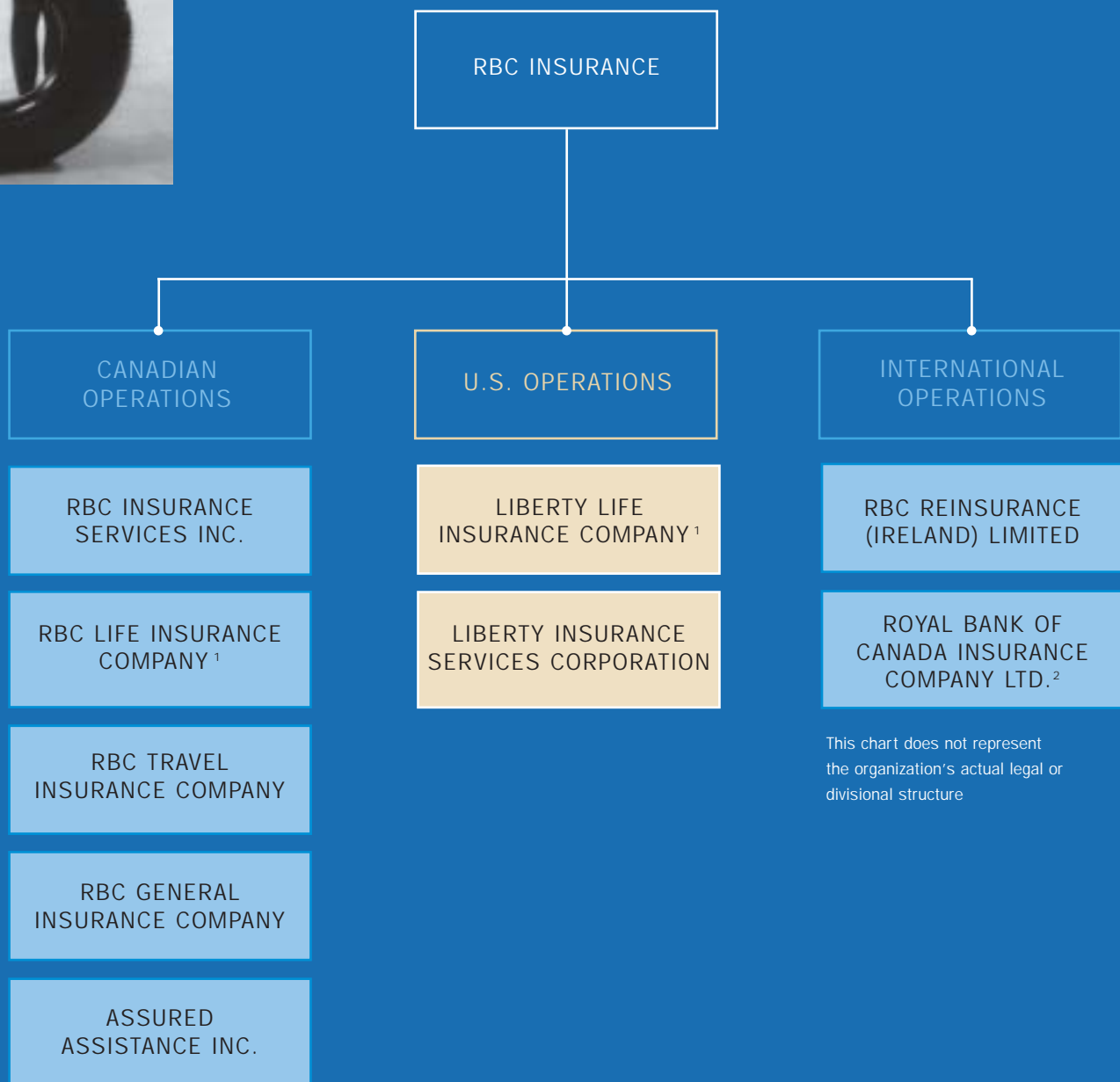
RBC INSURANCE PREMIUMS AND DEPOSITS



The success of RBC Insurance has been the result of many things, including the strength of its people. We have grown significantly from our base of 528 employees in 1997. As at October 31, 2001, RBC Insurance employed over 2,500 insurance professionals and almost 1,200 sales agents, a significant increase due primarily to the acquisitions in November 2000 of Liberty Life Insurance Company and Liberty Insurance Services Corporation.

FULL TIME EQUIVALENT STAFF AND SALES AGENTS





¹ "A" (EXCELLENT) financial strength rating from A.M. Best

² Royal Bank of Canada Insurance Company Ltd. has an initial "A" (EXCELLENT) financial strength rating from A.M. Best, an AA- counterparty credit and financial strength rating from Standard & Poor's and is also ranked 52nd among Standard & Poor's *Top 150 Global Reinsurers*, based on net reinsurance premiums written.



DAVID R. COOPER

Executive Vice President
& Head, Corporate
Services and Distribution

BOB EVANS

President & CEO
RBC Liberty Insurance

GRANT HARDY

Executive Vice President
& Head, Canadian Insurance
Businesses

KATHY PRYDEN

Executive Vice President
& Head, Reinsurance
and Offshore Markets

**MARK
TONNESEN**

Vice Chairman
& Chief Financial Officer

**W. JAMES
WESTLAKE**

Chairman
& Chief Executive Officer

RBC Insurance | OPERATING COMMITTEE

At RBC Insurance, we're growing to meet the needs of our customers around the world. Since 1997, total premiums and deposits have risen from \$476 million to more than \$1.8 billion, making RBC Insurance one of Canada's fastest growing insurance organizations.

In Canada, we are the number one provider of creditor insurance, the number one provider of travel insurance, and among the top ten issuers of new life insurance policies. We also have a rapidly growing home and auto insurance business and a leading international reinsurance operation. Our continued success is the result of a dedicated focus on expanding our operations by developing new products for niche markets, enhancing our multiple distribution channels, and acquiring new businesses.

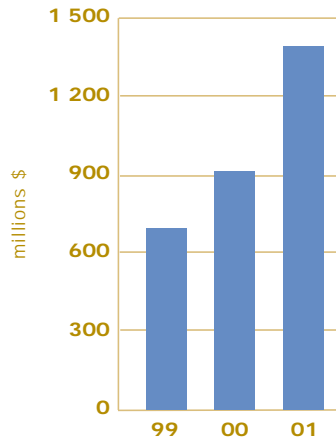


The important things | HEALTH AND FAMILY

Our life business provides a wide range of individual and group life, health and creditor insurance products, as well as life retrocession, to both individual and business customers.

In 2001, this business generated almost \$1.4 billion in premiums and deposits, a 53 per cent increase from 2000.

LIFE PREMIUMS AND DEPOSITS



LIFE PERFORMANCE

| \$ MILLIONS | 2001 | 2000 |
|-----------------------|-------|-------|
| Premiums and Deposits | 1,393 | 912 |
| Gross Revenues | 450 | 214 |
| Average Assets | 5,279 | 1,783 |



Life and Health Insurance

RBC Insurance is one of the top 10 life insurance producers in Canada. We offer both individual and group life and health insurance through direct sales, a network of career sales agents and more than 5,000 independent brokers. Our range of life and health solutions includes term insurance, life annuities, segregated funds, whole life, universal life policies and group benefits. Our focus on delivering unique insurance solutions has helped to make us the country's sixth largest issuer of new individual life insurance policies.

In 2001, RBC Life Insurance Company, one of the key entities comprising our life insurance operations, received an initial "A" (Excellent) financial strength rating from A.M. Best, reflecting the company's strong capitalization, diversified distribution channels and profitable operations.

Part of our growth strategy is to establish strong positions in niche markets such as the fast-growing segment of high net worth households. As the general population ages, the financial needs of this powerful demographic group are changing. Saving for retirement and inter-generational wealth transfer are important issues for these customers. We have developed life insurance products for high net worth clients for distribution through our face-to-face networks, and we plan to continue to grow and expand this business.

Another growth market is employee benefits for small businesses. RBC Insurance currently offers a group life and health benefits plan designed to meet the needs of Canada's small business owners. This Employee Benefits Plan, which is distributed by a specialized sales force, gives business owners with five to 250 employees the flexibility to better manage costs while continuing to reward employees.

Our product and distribution strategies are based on flexibility and fulfilling customers' needs throughout all stages of their lives. We feel a flexible and diverse product mix is essential to serve our customers as their needs evolve. To this end, RBC Insurance also recently launched a new critical illness product, which adds to our comprehensive portfolio of living benefits and complements our industry-leading, long-term care products.

Going forward, we will grow our life insurance business by expanding regional offices, enhancing our distribution networks and developing new business relationships. We will also focus on continuing to integrate back office operations and managing expenses through disciplined product management and unit cost measurement.





Creditor Insurance

RBC Insurance oversees the creditor insurance programs authorized for distribution through bank channels. Creditor products include life and disability insurance on mortgages, loans, and *Visa** cards, for both individual and business customers.

We have made great advancements in technology and efficiency over the last year including the implementation of an electronic application form. We have also been very successful at training our RBC Royal Bank distribution channels on creditor products and enhancing a customer's experience when purchasing creditor insurance with their mortgage and loan products.

As we move forward, our goal is to continue to grow our business and maintain our position as Canada's largest provider of creditor insurance products. We will focus on developing self-service Internet functions for creditor insurance products and continue to develop new and innovative ways to enhance customer experiences.

Life Retrocession

Through our life retrocession business, we accept a portion of reinsurance risk on life insurance policies for high net worth individuals from major reinsurance companies around the world, with a particular focus on the United States.

We are proud to report we have been successful in growing our life retrocession business. In 2001, premiums and deposits generated grew by more than eight per cent. We plan to continue to expand this business by building on our relationships with major reinsurance companies and by participating in solutions that satisfy the ever-changing needs of the market.

NON-LIFE PERFORMANCE

| \$ MILLIONS | 2001 | 2000 |
|-----------------------|------|------|
| Premiums and Deposits | 363 | 286 |
| Gross Revenues | 25 | 30 |
| Average Assets | 709 | 347 |



Home, auto and travel insurance

Home and Auto Insurance

RBC Insurance provides Canadians with protection for their houses, condominiums, rental and seasonal properties, cars, minivans, motorcycles, recreational vehicles, snowmobiles and boats. Our home and auto insurance is offered to individual customers through direct sales channels and through employee and affinity plans.

Our group insurance program, which was recently expanded, gives employers the opportunity to offer employees and members a value-added insurance option without having to worry about the cost of maintaining an additional benefit program. RBC Insurance handles all the administration – so there is no cost to the group – and also provides customized marketing support.

In 2001, RBC Insurance expanded its Internet presence with the launch of its online home and auto quoting capability, which gives customers the opportunity to get accurate insurance quotes at their convenience. RBC Insurance auto quotes are also available through *kanetix.com*, an online insurance quote comparison service.

With a national infrastructure now in place, our focus is on growing our premiums, enhancing customer service and expanding our distribution channels.

Travel Insurance

RBC Insurance is Canada's largest travel insurer, offering products and services through a network of almost 4,000 travel agencies, as well as over the Internet and through bank channels. Some of our travel products include trip cancellation insurance, out-of-country medical insurance, and baggage insurance coverage for individual and business customers in Canada, as well as for visitors to Canada.

RBC Insurance also offers travel agents access to WorldProtect®, an Internet-based system that allows agents to quote premiums, issue policies and generate insurance confirmations directly online. As at October 31, 2001, 1,270 travel agencies were selling travel insurance through WorldProtect®, resulting in over \$20 million in premiums. We have also established links between WorldProtect® and travel agency web sites, which allows agencies to offer travel insurance directly to consumers

Our non-life business includes home, auto and travel insurance and property and casualty reinsurance for individual and business customers in Canada as well as select international markets. In 2001, this business generated more than \$360 million in premiums and deposits, an increase of 27 per cent from 2000.



who visit their web sites. The success of WorldProtect® was recognized by the Canadian Information Productivity Awards (CIPA), which presented RBC Insurance with a prestigious Award of Excellence.

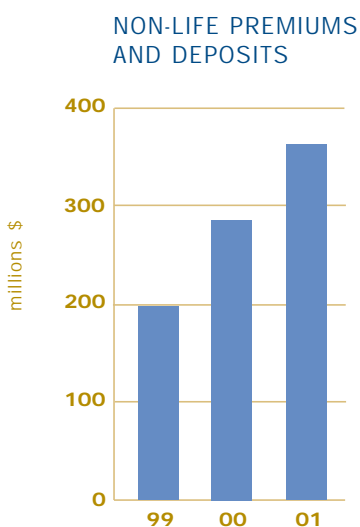
In 2001, RBC Insurance formed multi-year alliances with the Association of Canadian Travel Agents (ACTA), the national trade association for Canada’s travel agencies, and the Canadian Institute of Travel Counsellors (CITC), a non-profit organization that provides educational programs to travel agents. Under the agreements, RBC Insurance receives ACTA’s “Seal of Approval” and recognition as CITC’s exclusive travel insurance partner.

RBC Insurance is continuing to expand its travel insurance operations in Canada and internationally. We are focused on enhancing our market leading products and services in Canada and will leverage our domestic expertise to pursue new markets in the United States. We are also continuing to focus on our 100% Alliance program for travel agents and are expanding our distribution network to market to other key customer segments.

Property and Casualty Reinsurance

RBC Insurance participates in the international property reinsurance business by accepting a share of the risk of catastrophic loss on property insurance policies issued by other insurance companies. Our coverage for catastrophic property loss covers perils such as earthquakes, industrial fires and hurricanes all over the world. The majority of our current business is generated from insurance companies in the United States and the European Union.

Moving forward, we plan to manage this business through selective risk acceptance to take advantage of rising market rates. We will continue to focus on worldwide diversification within this portfolio and ensure that we manage the overall risk exposure levels.



FEE BUSINESSES' PERFORMANCE

| \$ MILLIONS | 2001 | 2000 |
|-----------------------|------|------|
| Premiums and Deposits | 56 | 11 |
| Gross Revenues | 67 | 2 |
| Average Assets | 302 | 40 |

Assistance Services

RBC Insurance is Canada's leading supplier of travel and emergency assistance through Assured Assistance Inc., which co-ordinates the delivery of emergency health, evacuation and transportation services when clients have an emergency while travelling. Last year, our travel assistance services handled about 300,000 calls and almost 23,000 medical emergencies.

In 2000, our travel assistance business expanded with the extension of our services to Royal Bank Visa card customers. Since that time, the business has continued to grow, with the extension of services in 2001 to other Canadian financial institutions and to the customers of two large UK-based organizations travelling in North and South America and the Caribbean. Looking ahead, we plan to continue to focus on our customers by improving our industry leading levels of service and expanding our assistance operations by marketing our services to insurance companies, brokers and other third parties in Canada and around the world.

Structured Reinsurance

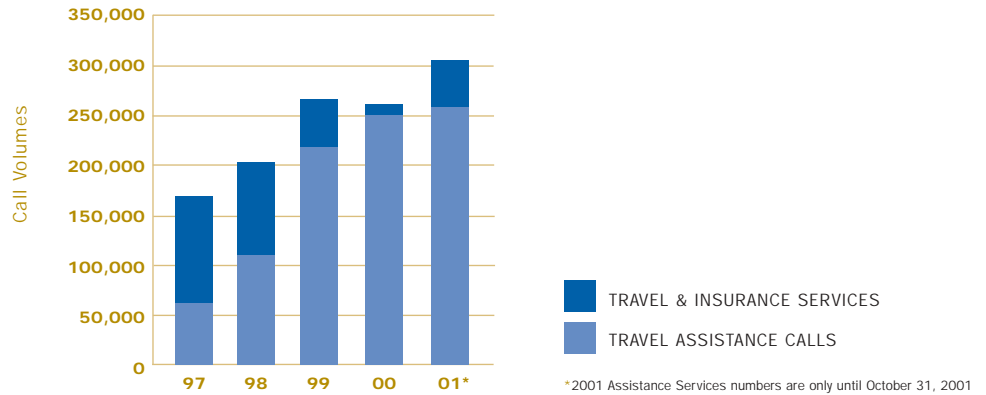
RBC Insurance is active in the structured reinsurance market, as it looks for new ways to use insurance products to help its clients better manage their financial risks.

This business builds on the bank's credit and financial risk expertise to underwrite non-traditional insurance risk, such as developing risk transfer vehicles and structured financial transactions. We have participated in a number of innovative finite risk reinsurance contracts with leading financial services companies. This provides our clients with greater flexibility in tax, capital and balance sheet management.

As we look to the future our goal is to become a significant player in the structured reinsurance market by building strong relationships and by leveraging the strengths of other parts of RBC Financial Group worldwide.



ASSISTANCE SERVICES CALL DISTRIBUTION



Career Sales Force

The exclusive distribution network of RBC Insurance consists of over 450 sales representatives and managers, offering a range of RBC Insurance products and services to consumers. While originally focused on providing RBC Insurance life and disability products, the role of this group has expanded to include a full range of insurance and financial solutions to customers interested in receiving personalized advice.

Looking ahead to 2002, we will continue to develop our exclusive sales force by increasing the number of sales representatives and managers, enhancing the depth and scope of our product portfolio, and improving our systems and technology support.

Fee businesses | RELATED ACTIVITIES

RBC Insurance is involved in a number of other key insurance and related activities that generate fee income for the organization, including travel assistance services, structured reinsurance and a career sales force. In 2001, these businesses generated over \$56 million in premiums and deposits, a 409 per cent increase from the previous year.

In 2001, RBC Insurance made its first foray into the United States when it completed the acquisition of Liberty Life Insurance Company and Liberty Insurance Services Corporation, now operating under

U.S. operations

Based in Greenville, South Carolina, RBC Liberty Insurance has more than 1,000 employees and over 700 sales agents and operates nationally. With over 2.6 million policies in force and more than 4.3 million policies under administration, RBC Liberty Insurance generated over \$421 million in premiums and deposits in 2001, and has more than \$3.1 billion in assets.

RBC Insurance plans to expand its U.S. operations and pursue opportunities and synergies within RBC Insurance and across RBC Financial Group's U.S. operations. With our expertise in managing a highly efficient composite insurance organization, and bringing integrated financial services solutions to consumers – including high net worth customers – we see significant opportunities for building a leading U.S. insurance operation.

Insurance Operations

Through Liberty Life Insurance Company, RBC Liberty Insurance offers life and health insurance using a sales force of over 700 agents, and various direct marketing channels. RBC Liberty Insurance is a leading direct marketing insurance organization as measured by sales through mortgage servicers.

The agency business is focused on the mid-market customer in the southeastern United States. This market consists of households with incomes between US\$25,000 and US\$75,000, which make up about 50 million, or about 50 per cent of American households. RBC Liberty Insurance has adopted a life cycle approach to selling, aimed at developing relationships with customers in the early stages of their lives and providing them with a broad range of products to meet their changing needs over time.

The direct business offers term life insurance to consumers. It also markets and distributes life, disability and accidental death insurance through third-party channels such as financial institutions. Currently, RBC Liberty Insurance has relationships with more than half of the country's leading 100 mortgage servicers, including 15 of the top 20.

the brand name RBC Liberty Insurance. These companies will provide us with a platform for expansion in the U.S. life insurance market, a presence in the growing direct insurance business and a significant presence in the emerging insurance administration business.

Administration and Outsourcing

Through the Business Process Outsourcing and Software Solutions divisions of Liberty Insurance Services Corporation, RBC Liberty Insurance offers outsourcing, administration and software services – including underwriting, billing and collection, claims processing and, through Liberty Capital Advisors, Inc., investment management services – to the insurance and financial services industry. Liberty Insurance Services Corporation is one of the largest third-party life, health and annuity product insurance administrators in the U.S., with nearly four million policies under administration. Its software solutions division has more than 200 client sites, serving domestic, international and multi-national insurers worldwide.

In November 2000, this business was expanded with the purchase of certain assets of Genelco Incorporated, a leading provider of strategic software and outsourcing solutions for the life and health insurance industry. This purchase gave RBC Liberty Insurance new third-party administration expertise in the variable life and variable annuity markets, as well as a leading insurance-related software and services business. Today the software solutions division develops Web-enabled software for life, health, annuity and reinsurance administration.

As traditional insurers continue to consolidate and as new players such as banks and distribution companies emerge, we expect that companies will increasingly look to permanently outsource administration services in order to capitalize on efficiencies, leading to an expanding customer base and new growth opportunities for RBC Liberty Insurance.



LIBERTY LIFE AND LIBERTY INSURANCE SERVICES FINANCIAL INFORMATION*

| \$ MILLION (CAD\$) | 2001 | 2000 |
|-----------------------|-------|------|
| Premiums and Deposits | 421 | n/a |
| Gross Revenues | 229 | – |
| Average Assets | 3,097 | – |

* Please note: these numbers have already been included in the life, non-life and fee business numbers presented in earlier sections.

Locations

CORPORATE HEAD OFFICE

(Includes Creditor
Business and Divisional
Head Offices)

6880 Financial Drive
Mississauga, ON
L5N 7Y5
T (905) 949-3663
F (905) 949-8840

REGIONAL OFFICES

LIFE DIVISION

Individual Insurance
Business

5161 St. George Street
4th Floor
Halifax, NS
E3J 1M7
T (902) 492-3444
F (902) 492-2171

Individual Insurance
Business

2010 11th Avenue
2nd Floor
Regina, SK
S4P 3E8
T (306) 566-6034
F (306) 566-6036

Individual Insurance
Business

Park Place
7th Floor
666 Burrard Street
Vancouver, BC
V6C 2X8
T (604) 872-1477

Group Direct

555 West 8th Avenue
Suite 500
Vancouver, BC
V5Z 1C6
T (888) 614-0000
F (877) 252-2332

Individual Insurance
Business

734 –7th Avenue S.W.
Suite 1400
Calgary, AB
T2P 3P8
T (403) 531-1764
F (403) 531-1769

Group Direct

734 –7th Avenue S.W.
Suite 1400
Calgary, AB
T2P 3P8
T (403) 271-4944
T (877) 217-2274
F (403) 271-2274

Group Brokerage

10655 Southport Road
S.W., Suite 420
Calgary, AB
T3W 4Y1
T (403) 278-3939
T (800) 308-3693
F (403) 278-5149

Group Direct

3027 Harvester Road
Suite 502
Burlington, ON
L7N 3G9
T (905) 631-7550
F (905) 631-0816

Individual Insurance
Business

1 Place Ville Marie
Suite 1300
Montreal, QC
H3C 3A9
T (514) 876-1728
F (514) 876-3649

Group Brokerage

50 Cremazie Boul. W.
Suite 600
Montreal, QC
H2P 2T3
T (514) 384-3320
F (514) 384-3411

Group Direct

50 Cremazie Boul. W.
Suite 600
Montreal, QC
H2P 2T3
T (514) 384-3320
F (888) 384-7537

Group Direct

238A Brownlow Ave.
Suite 101, Park Place 11
Dartmouth, NS
B2B 2B4
T (902) 492-4100
F (877) 815-1151
F (902) 492-1952

Individual Insurance
Business

1 Place Ville Marie
13th Floor, North Wing
Montreal, QC
H3C 3A9
T (514) 288-4309
F (514) 288-2839

CAREER SALES OFFICES

1260 Lebourgneuf Boul.
Suite 200
Quebec City, QC
G2K 2G2
T (418) 654-1222
F (418) 654-2036

555 West 8th Avenue
Suite 500
Vancouver, BC
V5Z 1C6
T (604) 875-9882
F (604) 875-9868

3960 Quadra Street
Suite 507
Victoria, BC
V8X 4A3
T (250) 953-2300
F (250) 881-7497

10655 Southport Road
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Calgary, AB
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T (403) 271-4422
F (403) 278-3774

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Edmonton, AB
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T (780) 944-8774
F (780) 944-8795

2010 – 11th Avenue
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F (306) 569-7733

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R3C 0A5
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F (204) 947-2733

383 Richmond Street
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T (519) 645-6840
F (519) 642-1421

3027 Harvester Road
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L7N 3G9
T (905) 631-7550
F (905) 631-8705

6715 Airport Road
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L4V 1W7
T (905) 672-8590
F (905) 672-2288

6715 Airport Road
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L4V 1W7
T (905) 672-8222
F (905) 672-8237

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F (416) 289-7120

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F (416) 289-4177

11 Holland Avenue
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T (613) 742-1770
F (613) 742-1766

114 Rue Racine
Chicoutimi, QC
G7H 1R1
T (418) 549-0874
F (418) 693-0550

1 Place Ville Marie
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T (514) 876-4282
F (514) 876-7799

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H2P 2T3
T (514) 384-3320
F (514) 384-7297

525 Main Street
Moncton, NB
E1C 1C4
T (506) 857-8025
F (506) 853-7939

238A Brownlow Ave.
Suite 101, Park Place 11
Dartmouth, NS
B3B 2B4
T (902) 492-4100
F (902) 429-7646

100 New Gower Street
3rd Floor
St. Johns, NF
A1C 6K3
T (709) 724-7070
F (709) 726-0759

TRAVEL DIVISION

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Suite 419
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V5G 4K6
T (604) 718-6700
F (604) 299-0510

10655 Southport Road
S.W., Suite 420
Calgary, AB
T3W 4Y1
T (403) 271-0504
F (403) 271-8168

1500 du College
Suite 400
St Laurent, QC
H4L 5G6
T (514) 748-1457
F (514) 748-2588

HOME AND AUTO DIVISION

50 Cremazie Boul. W.
Suite 600
Montreal, QC
H2P 2Y3
T (514) 384-3320
F (877) 944-1811

REINSURANCE DIVISION

Building No. 2
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Collymore Rock
St. Michael

Barbados, West Indies
T (246) 228-7544
F (246) 228-7553

22 Upper Fitzwilliam St.
Dublin 2, Ireland
T (353) 1-676-2911
F (353) 1-676-2744

U.S. OPERATIONS

U.S. Head Office

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Boulevard
Greenville,
SC 29615-1064
T (864) 609-8111
F (864) 609-8084

Sales Offices

215 Rue Fountaine
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Lafayette, LA 70598-1369
T (337) 989-6942
F (337) 989-6973

206 Bithynia Circle
Irmo, SC 29063
T (803) 749-0087

3800 Fernandina Road
Suite 170

Westpark Centre
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F (803) 216-8761

101 Summerwood Way
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Aiken, SC 29802-0457
T (803) 648-0111
F (803) 593-3951

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Prospect, KY 40069
T (502) 339-9096
F (502) 339-8623

2810 N Main Street
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Anderson, SC
29622-0877
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F (864) 225-0716

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N. Charleston
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F (843) 572-0626

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F (704) 523-6231

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P.O. Box 191
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F (606) 528-4208

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F (336) 230-2087

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Greenville
SC 29606-8009
T (864) 271-2830
F (864) 235-7154

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F (864) 223-4737

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Greer, SC 29652-1570
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F (336) 887-7548

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F (865) 671-5072

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Lake Charles
LA 70606-5897
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F (337) 474-7504

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P.O. Box 819
Lancaster
SC 29721-0819
T (803) 285-8497
F (803) 285-8499

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Anderson
SC 29621
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F (864) 224-3782

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1-HQ
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29602-0789
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F (864) 609-8265

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KY 40577-1668
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F (859) 253-3124

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NC 28561-2364
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P.O. Box 5358
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SC 29502-5358
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F (843) 665-7633

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Rockingham
NC 28379
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F (910) 895-4944

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NC 28384-0099
T (910) 865-5009
F (910) 865-5010

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F (704) 484-8503

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P.O. Box 569
Smithfield
NC 27577-0569
T (919) 934-2893
F (919) 934-0340

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P.O. Box 819
Gonzales
LA 70707-0819
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F (225) 647-2016

Oak Forest Shopping Ctr.
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3109 Poplarwood Court
Suite 310
Raleigh, NC 27604
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SC 29488-1104
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P.O. Box 727
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