Our Vision:

Always earning the right to be our clients’ first choice
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World events continued to have a significant impact on the insurance industry in 2003. Over the past year, organizations felt the effects of geo-political challenges such as the war in Iraq, continued threats of terrorism and Severe Acute Respiratory Syndrome (SARS). Business related factors including ongoing industry consolidation, increased government regulation and oversight, changing consumer preferences, evolving distribution opportunities and a continued low interest rate environment also impacted the industry.

While these events greatly affected our employees, our organization and our industry as a whole, I am pleased to report that RBC Insurance enjoyed a strong financial performance in 2003. As one of North America’s leading integrated insurance organizations, our continued success is based on many factors, including the ongoing commitment and hard work of our employees, our increased focus on the integration of our operations, continued growth and expansion across all business lines and enhancements to our existing product and distribution channels.

In 2004, our focus will be on four strategic priorities. The first of these is revenue growth. Consistent with our role as a growth business for RBC Financial Group, RBC Insurance will focus on significant expansion across all of our businesses with the goal of generating above average revenue growth in conjunction with strong profitability.

Our second priority for 2004 relates to business integration. We plan to integrate our operations along three axes: across all insurance businesses to eliminate silos and operate more efficiently; on a North American basis, to create an industry-leading integrated insurance organization; and within RBC Financial Group, to optimize opportunities and leverage the strengths of being part of a diversified financial services group.

Third, RBC Insurance will focus on the insurance regulatory environment. We will explore all opportunities to further integrate insurance and banking activities within the existing regulatory framework, ensure our business is appropriately structured to capitalize on regulatory changes and actively work with government, consumers, media and other stakeholders in the jurisdictions in which we operate to promote an environment that is favourable to our business model.

Our fourth strategic priority relates to financial management. We plan to enhance our industry leading strengths of managing capital, investment and taxes within an international bank insurance context.

Over the next year, we will continue to grow our operations by expanding into new markets and enhancing our products and services. Our growth in the Canadian living benefits business, as a result of our recently announced agreement with UnumProvident Corporation (subject to regulatory approvals), will be an important component in this regard.

By focusing on these priorities, we are looking forward to another year of growth and development for RBC Insurance in 2004.

Jim Westlake
Chairman and Chief Executive Officer
In 2003, RBC Insurance focused on four key objectives - ensuring that RBC Insurance was top of mind with as many RBC® clients as possible, further building our U.S. insurance platform, targeting niche reinsurance activities that supported and enhanced the profitability of our overall operation and building an integrated North American insurance platform.

Over the past year we have made significant progress in all of these areas. We continue to work with colleagues across all areas of RBC to provide integrated product offerings and services where possible within the current regulatory environment and have participated in a number of key initiatives to support this goal. In 2003, we launched a group banking program for travel agents through RBC Royal Bank® and provided the insurance products and services for the RBC Financial Group snowbird package. We also continued to work with the RBC Royal Bank e-business and client experience teams to better integrate our creditor insurance products into existing processes and distribution channels.

From a U.S. perspective, we completed the acquisition of Kansas City, Missouri-based Business Men’s Assurance Company of America (BMA). This business, which includes the infrastructure for manufacturing variable insurance products, as well as a closed block of approximately 135,000 policies, is now being administered out of our U.S. headquarters in Greenville, South Carolina. We also expanded our travel insurance business into the U.S. market and launched a new RBC ExpressTERM™ product that allows consumers to purchase term life insurance online in as little as 15 minutes.

We continued to grow our reinsurance and offshore operations by expanding our diversified portfolio, which includes reinsurance and retrocession products and coverage around the world. Over the past year we participated in a number of innovative reinsurance contracts with leading financial services companies, which have provided our clients with unique solutions to enhance their business opportunities. As a result of these efforts, one of RBC’s primary reinsurance subsidiaries, Royal Bank of Canada Insurance Company Ltd., maintained its “A” (Excellent) rating from A.M. Best and its AA- counterparty credit and financial strength rating from Standard & Poor’s. Royal Bank of Canada Insurance Company Ltd. was also ranked 35th in Standard & Poor’s 2003 global top 40 reinsurance groups listing.

Building a North American insurance platform was another key priority over the past year. To date, we have taken steps to integrate our key life operating businesses and functional areas on a North American basis. Highlights include the appointment of key executives to head this integration and the centralization of certain aspects of our North American life insurance business through a ‘centres of excellence’ model in areas such as call centre, claims and project management as well as administration. We are also reviewing other facets of our business, specifically the areas of product development, pricing and distribution, with the goal of identifying opportunities to better leverage organizational effectiveness.
Financial Highlights
2003

RBC Insurance generated strong NIAT of $228 million in 2003, with an ROE of 26.4 per cent.

Please note: all numbers presented in this document are prepared using U.S. GAAP and are in Canadian dollars, except where otherwise indicated. 2002 average assets have been restated to include assets held in separate accounts, representing funds for which investment activity is directly attributable to the contract holder.
In 2003, RBC Insurance* generated more than $2.2 billion in premiums and deposits, a 9 per cent increase from 2002. Insurance premiums, investment and fee income were also strong and RBC Insurance is expected to continue to grow across all areas of its business.

* RBC Insurance operates through a number of legal entities. Please refer to page 7 for a listing.
RBC Insurance is focused on continuing to build its leading North American insurance organization. Since 1999 total premiums and deposits have grown from $894 million to more than $2.2 billion, making RBC Insurance one of Canada’s fastest growing insurance organizations.

We continue to lead in the Canadian creditor and travel insurance markets and rank sixth in new individual life insurance premiums in Canada. We also have a fast growing home and auto insurance business and are ranked 35th in Standard & Poor’s 2003 global top 40 reinsurance groups listing.

This chart does not represent the organization’s actual legal or divisional structure.

1 “A” (Excellent) financial strength rating from A.M. Best.
2 Royal Bank of Canada Insurance Company Ltd. has an “A” (Excellent) financial strength rating from A.M. Best and an AA- counterparty credit and financial strength rating from Standard & Poor’s.

KATHRYN GIFFEN  
Senior Vice President  
Strategy & Business Development

CATHERINE HONOR*  
Executive Vice President  
Liberty Life Insurance Company

HAROLD HUFFSTETLER  
President & CEO  
Liberty Life Insurance Company

KEITH MEDLEY  
Senior Vice President  
Head of Insurance Technology  
RBC Financial Group

ANDREW ROGACKI  
President & CEO  
RBC General Insurance Company

STAN SEGGIE  
President & CEO  
RBC Travel Insurance Company

NEIL SKELDING*  
Executive Vice President  
Life & Health Businesses

* Member of Executive Committee, effective February 1, 2004.
Life

Our life business provides a wide range of individual and group life and health insurance solutions, as well as life retrocession to individual and business clients in Canada, the U.S. and around the world. In 2003, this business generated almost $1.7 billion in premiums and deposits, an increase of 10 per cent from 2002.

RBC Insurance offers life and health insurance as well as wealth accumulation solutions to individual and group clients in Canada and the United States. This includes term, universal and variable life insurance, fixed and variable annuities, critical illness, disability and long term care insurance as well as group benefits. In Canada, these products are distributed through more than 7,000 independent brokers affiliated with producer groups, financial planning companies and stock brokerage firms, as well as through direct sales and a network of over 500 career sales representatives. Distribution in the United States is through regional and independent broker dealers, national marketing organizations, RBC banking and investment channels, the Internet, other direct marketing channels and a field force of over 500 full-time sales agents, primarily located in the southeastern United States.

In 2003, we launched a number of initiatives to integrate and expand our North American life insurance business and improve our product portfolio, distribution capabilities and the efficiency of our operations.

Over the past year, we continued to explore the synergies in our North American life insurance business to provide a more integrated experience to employees, clients and other key stakeholders and increase the efficiency of our operations. We have centralized certain aspects of our North American life insurance business through a ‘centres of excellence’ model in areas such as call centre, claims, project management and administration and are also reviewing other facets of our business, specifically the areas of product development, pricing and distribution, with the goal of identifying opportunities to better leverage organizational efficiencies.

In May, we significantly expanded our presence in the United States by completing the acquisition of Business Men’s Assurance Company of America (BMA). Based in Kansas City, Missouri, BMA brings an established variable insurance operation, including full licensing and infrastructure, that will allow us to offer wealth management solutions through an expanded distribution network that includes registered representatives of independent broker dealers, as well as financial consultants at RBC Dain Rauscher. The acquisition also included a closed block of approximately 135,000 traditional life insurance policies that are now administered from the RBC Insurance office in Greenville, South Carolina.
In 2003, we introduced several new insurance products for U.S. clients, including unique term life and wealth management solutions. Our RBC ExpressTERM product, which is one of the first widely distributed simple-issue term life insurance products available for online purchase, does not require medical exams, waiting periods, lengthy applications or traditional signatures. U.S. clients can submit applications for up to US$150,000 in term life insurance and can, in most cases, apply for a policy, have it underwritten, approved and issued during a single online session in as little as 15 minutes.

Clarity Duo™ is an innovative wealth management solution that enables U.S. clients to accumulate, access and transfer wealth on a tax efficient basis. This product, which includes a single application, illustration and asset charge as well as a quick, convenient underwriting process, generally does not require physical examinations, medical tests, or physician statements. Relevant health information is gathered at a later time by a private, professional telephone interviewer. For most applicants, a decision is returned within 48 hours of the interview being completed.

### LIFE PERFORMANCE

<table>
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<tr>
<th>$ MILLIONS</th>
<th>2003</th>
<th>2002</th>
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<tbody>
<tr>
<td>Premiums and Deposits</td>
<td>1,676</td>
<td>1,529</td>
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<tr>
<td>Insurance Premiums, Investment and Fee Income</td>
<td>1,313</td>
<td>1,226</td>
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<tr>
<td>Average Assets</td>
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<td>5,800</td>
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</tbody>
</table>

## LIFE PREMIUMS AND DEPOSITS

- **01:** 1,500
- **02:** 1,400
- **03:** 1,600
Improving our technological capabilities was also a priority over the past year. In Canada, RBC Insurance launched a pilot of its tele-underwriting process for life insurance brokers. This system allows for faster application processing by eliminating the need for detailed medical information and longer applications. Tele-underwriting can be used for universal life insurance coverage of $250,000 or more as well as for term life insurance coverage of $500,000 or more.

To further support our distribution network, we enhanced our online sales resource centre for Canadian life insurance professionals by improving the site's look and feel and introducing improved navigation, additional tools and resources.

Educating consumers and distributors about the value of insurance coverage for a range of situations was another key focus in 2003. In Canada, RBC Insurance launched a national consumer education initiative focused on providing Canadians with information on the importance of long term care insurance. The 60-second public service report, which aired nationally on both English and French language television networks, was based on information from an RBC Insurance study on long term care insurance.

RBC Insurance also sponsored “Real Life Money”, a consumer financial show for Canadians. The half hour show profiled real Canadians with financial problems and concerns similar to those of the viewing audience. A panel of insurance, banking and investment experts offered advice and suggestions on how participants could improve their financial situations.

We continued to work closely with industry organizations and joined the Advocis Corporate Partnership Program to better support our distribution network. Advocis is Canada’s largest association of financial advisors. Our participation in this program provides business partners and representatives with access to a variety of educational and professional development benefits.

Over the next year, our focus will be on further integrating our life insurance operations, improving our systems and technology to make it easier for clients to access our products and services and increasing premium growth. We also plan to further develop our distribution network and increase cross enterprise activities, through initiatives such as the sale of mutual funds through our Canadian sales force as well as offering annuities and related personal financial security products through RBC banking and investment channels in the United States.
LIFE RETROCESSION

RBC Insurance is focused on continuing to expand its life retrocession operation. Through this business, we participate in quota share reinsurance deals and excess reinsurance pools of most major North American and European reinsurers accepting a portion of reinsurance risk on life insurance policies.

Over the past year, Royal Bank of Canada Insurance Company Ltd., one of RBC’s primary reinsurance subsidiaries located in Barbados, maintained its "A" (Excellent) financial strength rating from A.M. Best and its AA- counterparty credit and financial strength rating from Standard & Poor’s. Royal Bank of Canada Insurance Company Ltd. was also ranked 35th in Standard & Poor’s 2003 global top 40 reinsurance groups listing.

We plan to continue our growth trend by establishing additional international relationships and investing in our infrastructure.
Non-Life

Our non-life business includes home, auto and travel insurance and property reinsurance for individual and business clients in Canada, the U.S. and select international markets. In 2003, this business generated more than $500 million in premiums and deposits, a 21 per cent increase over 2002.

HOME AND AUTO INSURANCE

RBC Insurance offers Canadians a comprehensive range of personal home and auto insurance products, including coverage for houses, condominiums, apartments, cottages, cars, motorcycles, recreational vehicles and snowmobiles. RBC Insurance home and auto insurance products are offered to clients through direct sales channels, including over the phone and the Internet as well as through employee and affinity plans.

In 2003, we continued to focus on growing our home and auto insurance business. Key priorities included expanding our group insurance program, enhancing our technological capabilities and further improving our levels of client service. Our group insurance program is designed to give employers and affinity groups the opportunity to offer employees and members value-added insurance options without the cost of maintaining an additional benefit program. Over the past year we added 12 new organizations to this rapidly growing program and we now provide group home and auto insurance benefits to more than 25 groups across Canada.

Technology was also a priority over the past year. Key successes included the complete re-development of our policy management system to better support call centre workflows, allow for greater responsiveness and capture additional historical information which can be used by call centre and underwriting staff. The implementation of a new billing system and enhancing the content, functionality and user-friendliness of our web site were also key achievements.

Difficult market conditions, including rising premium rates and an increasing number of companies no longer writing new business, also impacted our home and auto insurance business, resulting in unprecedented call volume to our call centre and a higher number of client questions. Despite these challenges, RBC Insurance was able to add new licensed insurance advisors to handle client calls, maintain consistent overall client satisfaction results and streamline call centre operations to ensure priority situations were handled effectively. We also remain committed to efficient claims handling and continue to provide 24/7 emergency claims support.

Over the next year, we plan to continue to grow our business and further enhance our overall client experience.
TRAVEL INSURANCE

RBC Insurance is a leading provider of travel insurance in Canada. Our travel insurance business provides a wide range of products and services, including trip cancellation, interruption and emergency assistance services to clients in Canada and the United States. These products are distributed through a network of travel agencies, as well as over the Internet. In Canada, certain authorized products are also offered through bank channels and brokers.

Despite a number of factors negatively impacting the travel industry, including bankruptcies, Severe Acute Respiratory Syndrome (SARS), the war in Iraq, ongoing terrorist activities and the blackout in the northeast, 2003 was a successful year for our travel insurance business. The past year marked the expansion of our operations into the United States and also saw the enhancement of key products and services as well as the launch of new technology options.

Our U.S. expansion is focused on leveraging our leading technology and expertise within this industry to provide U.S. travel professionals and their clients with global travel insurance solutions. Travel products are distributed under the brand name of RBC Travel Protection™ in 40 states and we plan to expand nationwide over the coming months.

From a product perspective, we launched a new needs analysis brochure to assist travel agents in educating clients about the value of travel insurance, introduced improved claims forms and developed a new marketing package for our Travel Within Canada product. We are also piloting an enhanced product offering for snowbirds. This package includes additional medical underwriting for snowbirds with health problems, various deductible options and no pre-existing condition clauses for healthy snowbirds.

We continued to enhance the benefits we offer to travel agents by launching a travel agency locator tool for clients and electronic settlement services. The agency locator tool, which can be accessed through the RBC Insurance website at www.rbcinsurance.com, allows Canadian consumers to find a travel agency in their geographic area. When consumers enter their location, the tool will provide the three closest travel agencies to that address.
The electronic settlement program, which is being offered to travel agents at no cost through IATA Travel Settlement Services, provides a variety of benefits, including online invoicing, centralized billing and reporting and improved control over accounts payable and receivable procedures. RBC Insurance is the first Canadian travel insurance supplier to offer this service to travel agents.

From a technology perspective, we are working with Technology Solutions Group (TSG) and Softvoyage to enhance the online insurance options available to travel agents and their clients. Working with RBC Insurance, TSG has developed the “TSG Insurance Manager”, an application that automatically includes deluxe travel insurance as part of a client’s overall package price. Our agreement with Softvoyage includes the modification of the Softvoyage SAX application to offer customized insurance quotes to online clients, based on the particular travel product being researched. Once the decision to buy is made, the insurance can be automatically included in the total sale.
As a result of our ongoing focus on increasing the value we bring to our travel agency network, RBC Insurance was selected by travel agents as their Favourite Travel Insurance Company in the 2003 Canadian Travel Press/Travel Courier Agents’ Choice Awards. This is the second year the survey has included a travel insurance category and RBC Insurance has won on both occasions.

Going forward, RBC Insurance plans to continue to expand its travel insurance operation, with a particular focus on building its U.S. business. To achieve this goal, we plan to continue to expand our distribution network, enhance our market-leading products and services and continue to leverage new opportunities in growing client segments.

PROPERTY REINSURANCE

RBC Insurance participates in the international property reinsurance business by providing reinsurance and retrocession coverage for property insurance policies issued by insurers around the world. Our portfolio covers catastrophes such as earthquakes, industrial fires and hurricanes on both a catastrophe and per risk basis and is generated through brokers and reinsurers in the United States, Europe and the U.K.

Over the past year, RBC Insurance has added an in-house research and quantitative analysis team to ensure we leverage the most up-to-date pricing and exposure methodology available.

Our goal is to maintain current levels of exposure and optimize the profitability of our portfolio by focusing on worldwide diversification and ensuring we manage our overall risk levels.
RBC Insurance is involved in a number of key insurance and related activities that generate fee income for the organization, including creditor insurance, travel assistance services, structured reinsurance and administration and software solutions. In 2003, these businesses generated over $296 million in insurance premiums, investment and fee income.

CREDITOR INSURANCE

RBC Insurance administers the creditor insurance products and services for individual and business clients of RBC Financial Group. This includes life and disability insurance for mortgages, loans and Visa† cards.

In 2003 we strengthened our leadership position in this market by focusing on enhancing our client experience and revenue growth. Key initiatives included the development of a comprehensive sales and product training program with e-testing capabilities, the introduction of simplified service processes for clients and the launch of a fully integrated Internet loan and insurance application. We also added product information and the ability to view the status of coverage and claims to the RBC Royal Bank mortgage and loan online sites. These enhancements allow clients to access information about our products and services, as well as details of their coverage or application, at their convenience.

To grow our business we will continue to focus on expanding distribution channels in Canada and the U.S. and will also leverage new technologies to continue to improve our client experience. We also plan to develop additional streamlined and automated underwriting processes and expand our client self-service capabilities.

ASSISTANCE SERVICES

RBC Insurance, through Assured Assistance Inc. (AAI), is one of North America’s leading providers of emergency travel and medical assistance services. AAI provides 24/7 multilingual travel assistance, medical case management, cost containment and network access to more than three million worldwide travellers annually.

In 2003, we focused on improving our client experience and our ability to plan and monitor resources by implementing new call centre technologies. We also improved our medical case management and cost containment strategies through enhanced medical provider contracting and bill negotiations.

In addition, we expanded our operations to provide the emergency assistance services for the U.S. travel insurance business of RBC Insurance.

In 2004, we plan to enhance our medical network and grow our services to meet the expanding needs of the RBC Insurance travel insurance product distribution network. We will also continue to market our industry-leading expertise to insurance companies, brokers and other third parties in Canada and around the world.
STRUCTURED REINSURANCE

Our structured reinsurance business leverages RBC’s credit and financial risk expertise to underwrite non-traditional insurance risk by developing risk transfer vehicles and structured financial and credit linked transactions.

Over the past year, we have participated in a number of innovative reinsurance contracts with leading financial services companies to provide our clients with unique solutions to enhance their business opportunities.

In an economic environment where shareholders are demanding greater transparency, our principles of risk management and portfolio analysis continue to position us well for financial success and future growth.

ADMINISTRATION AND SOFTWARE SOLUTIONS

The administration and software solutions business of RBC Insurance provides outsourcing services and administration software systems to more than 200 domestic, international and multinational insurers worldwide.

The business process outsourcing division, located in Greenville, South Carolina, is one of the largest third-party life, health and annuity product insurance administrators in the U.S. In 2003, we added several significant new clients to the roster bringing our policy count under administration to over 4 million policies. In addition to our new clients, we have also recently extended our existing contract terms with several prominent insurance companies.

Over the past year, revenues for this division increased by over 8 per cent as we implemented several initiatives, including enhanced reporting processes, to continue to increase the overall efficiency of our operations. Other key 2003 highlights included the launch of a suite of flexible implementation models which can be tailored to meet the individual business and policy administration needs of clients and the conversion of a closed block of approximately 135,000 policies, acquired as part of our agreement with Business Men’s Assurance Company of America.

The software solutions division, based in St. Louis, Missouri, develops web-enabled software for life, health, annuity and reinsurance administration. Over the past year, we implemented an integrated customer relationship management solution for streamlining the issuance of new policy coverage for the existing individual health plan business of affinity-based insurer AGIA Incorporated. We also secured several major new business licenses including a license for a life, health and annuity processing software application for Nippon Life Insurance Company and the SV A Group Co., Ltd to provide individual and annuity insurance in the rapidly expanding Chinese insurance market.

Going forward, we plan to add new clients to our roster, leverage existing relationships to take advantage of new business opportunities and expand our service options to better meet client needs.

FEE AND RELATED ACTIVITIES
PERFORMANCE

|$ MILLIONS | 2003 | 2002 |
| Premiums and Deposits | 37 | 81 |
| Insurance Premiums, Investment and Fee Income | 296 | 310 |
| Average Assets | 400 | 500 |
RBC Insurance Locations

2003

HEAD OFFICE

6880 Financial Dr. Tower 1, Mississauga, ON L5N 7Y5
T (905) 949-3663 F (905) 813-4853

CANADA

Life Offices

Individual Insurance Business

10655 Southport Rd. S.W. Suite 600, Calgary, AB T2W 4Y1
T (403) 271-4944 F (403) 271-2274

666 Burrard St. Suite 710 Park Place, Vancouver, BC V6C 2X8
T (604) 665-6363 F (604) 665-6343

1006-220 Portage Ave. Winnipeg, MB R3C 0A5
T (204) 953-0503 F (204) 947-2733

5161 George St. 4th Floor, Halifax, NS B3J 1M7
T (902) 492-3444 F (902) 492-2171

90 Sparks St. Mezzanine Level, Ottawa, ON K1P 5T6
T (613) 564-2040 F (613) 564-2839

1 Place Ville Marie, 13th Floor, South Wing, Montreal, QC H3C 3A9
T (514) 876-1728 F (514) 876-1728

Administration Department
T (514) 288-4309 F (514) 288-2839

Group Direct

10655 Southport Rd. S.W. Suite 600, Calgary, AB T2W 4Y1
T (403) 271-3939 F (403) 271-2274

Group Brokerage

10655 Southport Rd. S.W. Suite 600, Calgary, AB T2W 4Y1
T (403) 271-3939 F (403) 271-2274

Career Sales

10303 Jasper Ave. Suite 2050, Edmonton, AB T5J 3N6
T (780) 944-8774 F (780) 944-8795

10655 Southport Rd. S.W. Suite 600, Calgary, AB T2W 4Y1
T (403) 271-4422 F (403) 278-3774

2985 Virtual Way, Suite 301, Vancouver, BC V5M 4X7
T (604) 718-4300 F (604) 718-4375

20434 64th Ave. Langley, BC V2Y 1N4
T (604) 532-2650 F (604) 532-2656

220 Portage Ave. Suite 1305, Winnipeg, MB R3C 0A5
T (204) 953-0500 F (204) 947-2733

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

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

6880 Financial Dr. West Tower, 2nd Floor, Mississauga, ON L5N 7Y5
T (905) 858-8890 F (905) 858-5860

3027 Harvester Rd. Suite 502, Burlington, ON L7N 3G7
T (905) 631-7550 F (905) 631-8705

3300 Highway #7, Suite 320, Concord, ON L4K 4M3
T (905) 760-8060 F (905) 760-7701

2975 Kennedy Rd. Suite 600, Scarborough, ON M1T 3V3
T (416) 289-5661 F (416) 289-4177

383 Richmond St. Suite 801, London, ON N6A 3C4
T (519) 645-6840 F (519) 642-1421

111 Grangeway, Suite 400, Scarborough, ON M1H 3E9
T (416) 289-8779 F (416) 289-7120

40 Hines Rd. Suite 400, Kanata, ON K2K 2M5
T (613) 592-8007 F (613) 592-8077

9900 Cavendish Blvd. Suite 310, St. Laurent, QC H4M 1E3
T (514) 856-8666 F (514) 856-8699

3100 Le Carrefour Blvd. Suite 115, Laval, QC H7T 2K7
T (450) 686-4299 F (450) 686-4644

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

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

2010 11th Ave. Suite 500, Regina, SK S4P 0J3
T (306) 569-7666 F (306) 569-7733

Home and Auto Offices

10303 Jasper Ave. Suite 2050, Edmonton, AB T5J 3N6
T 866-715-3757 F 866-804-2228

10655 Southport Rd. S.W. Suite 600, Calgary, AB T2W 4Y1
T 866-715-3757 F 866-804-2228

1 Place Ville Marie. Suite 1300, East Wing, Montreal, QC H3C 3A9
T 1-800-769-2526 F (514) 384-5088

Travel Offices

10655 Southport Rd. S.W. Suite 600, Calgary, AB T2W 4Y1
T (403) 271-0504 F (403) 271-8168

2985 Virtual Way, Suite 300, Vancouver, BC V5M 4X7
T (604) 718-6700 F (604) 718-6752

6880 Financial Dr. Tower 1, 5th Floor, Mississauga, ON L5N 7Y5
T (905) 816-2559 F (905) 813-4704

1 Place Ville Marie, 13th Floor, South Wing, Montreal, QC H3C 3A9
T (514) 748-8080 F (514) 748-2588

Canada Life Offices

Individual Insurance Business

10655 Southport Rd. S.W. Suite 600, Calgary, AB T2W 4Y1
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6880 Financial Dr. Tower 1, Mississauga, ON L5N 7Y5
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6100 Fairview Rd. Suite 625, SouthPark Towers, Charlotte, NC 28210
T (704) 556-0887 F (704) 556-7013
3800 Fernandina Rd. Suite 170, Westpark Center, Columbia SC 29210
T (803) 216-8736 F (803) 216-8761

Agency Sales Offices
Aiken
2549 Whiskey Rd. Aiken, SC 29803
T (803) 648-0311 F (803) 648-9117
Baton Rouge
10755 Linkwood Ct. PO Box 84460, Baton Rouge, LA 70884
T (225) 766-1116 F (225) 766-1154

Centura
4300 Glenwood Ave. Raleigh, NC 27612
T (919) 788-7522 F (919) 788-7584
Charleston
7509 Northside Dr. PO Box 40667, N. Charleston, SC 29423-0667
T (843) 572-0603 F (843) 572-0626
Charlotte
4530 Park Rd. Suite 108, PO Box 11650, Charlotte, NC 28220-1650
T (704) 523-7763 F (704) 523-6231

Columbia
3700 Forest Dr. Suite 106, PO Box 7697, Columbia, SC 29202-7697
T (803) 743-0071 F (803) 743-0880
Fayetteville
1400 Walter Reed Rd. Suite 200, Fayetteville, NC 28304
T (910) 484-0568 F (910) 484-1972

Florence
1557 West Palmetto St. PO Box 5358, Florence, SC 29502-5358
T (803) 662-3632 F (803) 665-7633

Grand Strand
1500 Main St. PO Box 350, Conway, SC 29528
T (843) 484-0884 F (843) 484-8201

Greensboro
4035 Premier Dr., Suite 110, High Point, NC 27265
T (336) 272-3812 F (336) 272-3912

Greenville
620 Congaree Rd. Suite D. PO Box 6608, Greenville, SC 29606
T (864) 281-0684 F (864) 281-0539

Knoxville
10710 Kingston Pike, Suite D, PO Box 23008, Knoxville, TN 37933-1008
T (865) 673-5053 F (865) 671-5072

Lake Charles
1415 West Prien Lake Rd. PO Box 5789 Lake Charles, LA 70606-5897
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