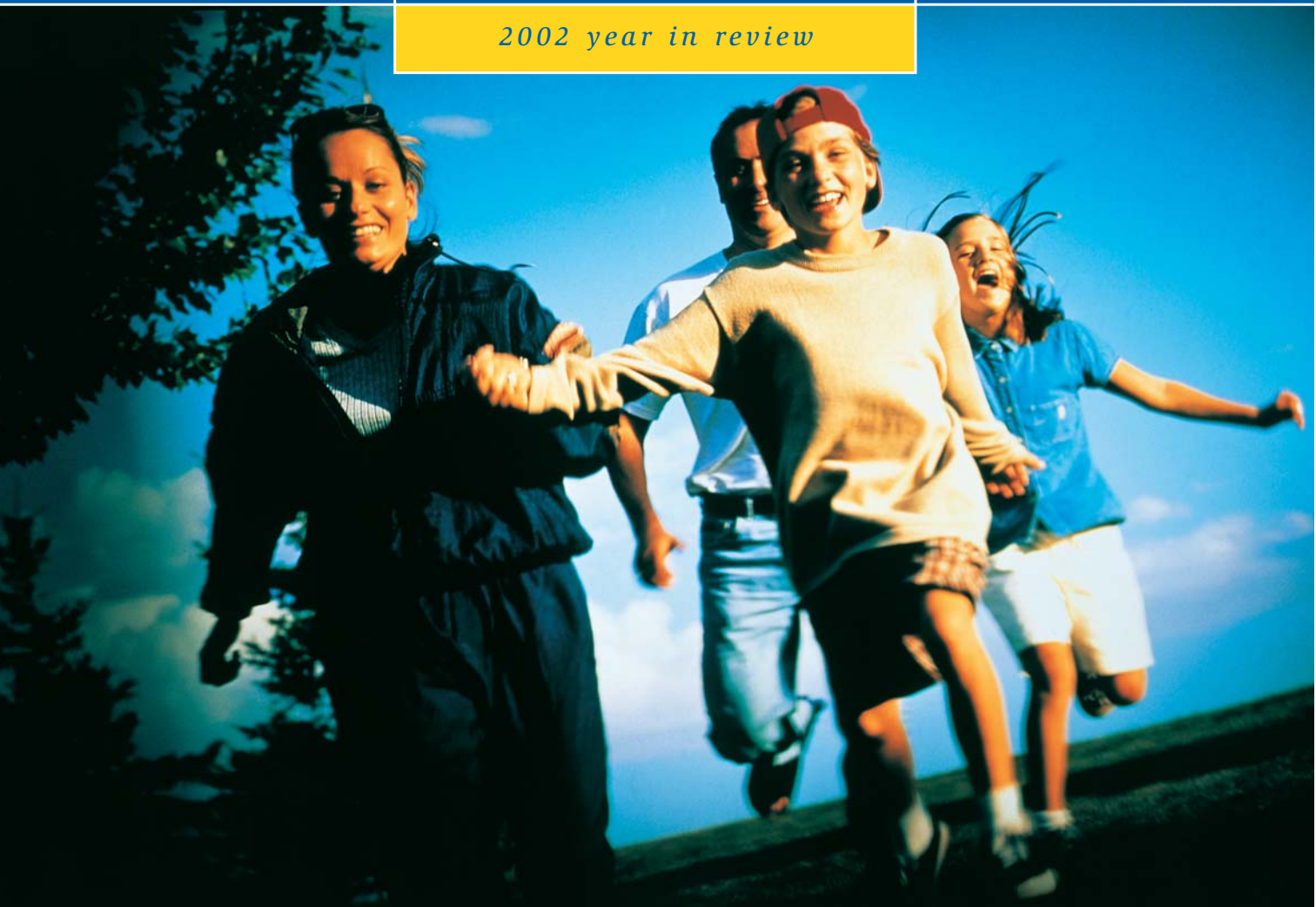


CORPORATE PROFILE

2002 year in review



RBC
Insurance

I Inside

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A Message from Jim Westlake

CHAIRMAN AND CEO, RBC INSURANCE

2002 was a challenging year for the insurance industry. The first full operating year following September 11 was marked by increased government regulation, shifting consumer preferences, changing distribution opportunities, the convergence of insurance and investment products, ongoing consolidation and increased globalization. The economic environment was also difficult, as companies continued to be faced with financial market uncertainty and low interest rates.

As one of Canada's leading insurance organizations, RBC Insurance®, like others in the industry, had to overcome many of these challenges to achieve its 2002 goals. Our success and strong performance over the past year is the result of several factors: the hard work of our employees, the continued growth and expansion of our operations, an increased focus on maximizing opportunities for efficiency and effectiveness, the adoption of industry-leading risk management practices, the introduction of new products and services, and key online successes.

In 2003, our focus will be on four strategic priorities. The first of these is to ensure that RBC Insurance is top of mind with as many RBC® clients as possible, by maximizing the value of the RBC brand and expanding our product breadth and reach.

Our second priority for 2003 relates to further building our U.S. insurance platform. Our goal is to add scale, products and capacity to enhance insurance offerings, lower costs and improve efficiencies. We plan to grow our agency business and continue to expand distribution through other RBC U.S. platforms such as RBC Centura and RBC Dain Rauscher.

Our third strategic priority focuses on targeting niche reinsurance activities that support and enhance the profitability of our overall operation. To achieve this goal, we plan to expand our reinsurance programs selectively into new jurisdictions and product lines, enhance existing relationships and leverage existing RBC relationships and distribution networks.

Fourth, we plan to build an integrated North American insurance platform. To do this, we intend to share best practices from our Canadian and U.S. insurance operations and review opportunities for greater co-ordination where possible, in areas such as technology, software product manufacturing, distribution and functional support.

Our continued success is the result of a dedicated focus on expanding our operations by developing new products, enhancing our multiple distribution channels, and acquiring new businesses. Going forward, we plan to continue to build our market-leading integrated insurance organization by leveraging the strength of our existing business to meet the evolving needs of consumers in North America and throughout the world.



Jim Westlake
Chairman and Chief Executive Officer



Business Highlights

2002

RBC Insurance had four key objectives in 2002 - maximizing our Canadian franchise, expanding in the U.S., integrating our operations, and growing our reinsurance and offshore operations - and we have made strong progress in all of these areas.

In Canada, we expanded our operations over the past year by adding offices across the country, including five new life insurance business development offices and seven new sales offices. 2002 also saw us place a greater emphasis on developing our Canadian wealth management and living benefits portfolios. For example, we launched a new critical illness insurance product and made key enhancements to our long term care insurance product. On the eBusiness side we enhanced the RBC Insurance web site and created a new online Sales Resource Centre for life insurance business partners.

In the U.S., we announced an agreement to acquire certain assets of Generali Group, the Trieste, Italy-based insurer, for approximately US\$220 million. These assets comprise the operations of Business Men's Assurance Company of America (BMA) and include an inforce block of approximately 150,000 traditional life insurance policies and annuities as well as the infrastructure for manufacturing variable insurance products. We also launched a new term life insurance product, which is available online through the RBC Liberty Insurance web site, started the Life Specialist program to provide personal financial solutions to RBC Centura clients and completed the integration of our St. Louis, Missouri-based business process outsourcing and administration business with our existing Greenville, South Carolina operations.

We also continued to build our reinsurance and offshore operations. Despite the ongoing impact of September 11 on this industry, we continued to focus on growing our capabilities in this area, including our global private insurance operation. Our primary reinsurance subsidiary, Royal Bank of Canada Insurance Company Ltd., also maintained its "A" (Excellent) financial strength rating from A.M. Best and its AA- counterparty credit and financial strength rating from Standard & Poor's.

Integrating our operations was another key goal over the past year. Key highlights include the consolidation of many of our systems and technology services with those of RBC Financial Group™, the amalgamation of a number of our businesses located in Quebec, Alberta and British Columbia and structural changes to build on areas of global expertise. We also further defined our shared organizational values by ensuring that we incorporate them into all of our daily activities and continue to work together to meet the needs of all RBC clients.



Financial Highlights

2002

RBC Insurance* generated more than \$2 billion in premiums and deposits in 2002, a 12 per cent increase from 2001. Gross revenues and assets were also strong and RBC Insurance is expected to achieve continued growth across all business lines.

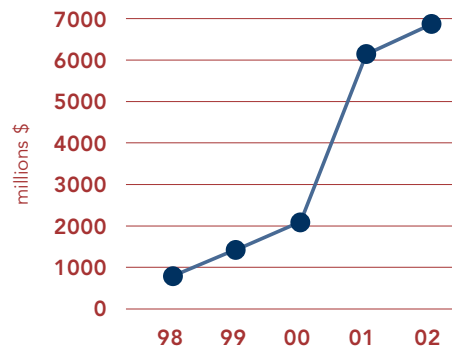
RBC INSURANCE CONSOLIDATED RESULTS

| \$ MILLIONS | 2002 | 2001 |
|-----------------------------|--------------|-------|
| Premiums and Deposits | 2,023 | 1,812 |
| Gross Revenues | 580 | 542 |
| Average Assets | 6,877 | 6,289 |
| Net Income After Tax (NIAT) | 190 | 173 |
| ROE | 25.7% | 20.0% |

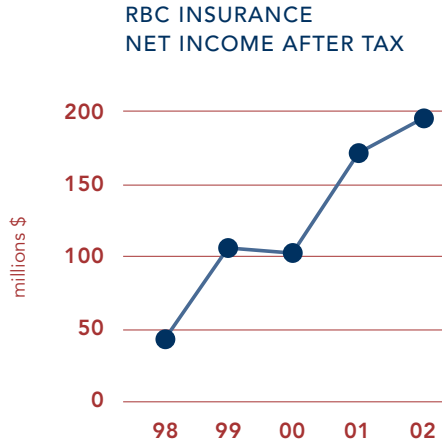
Please note: all numbers presented in this document are U.S. GAAP and in Canadian dollars, except where otherwise indicated.

* RBC Insurance operates through a number of legal entities. Please refer to page 6 for a listing.

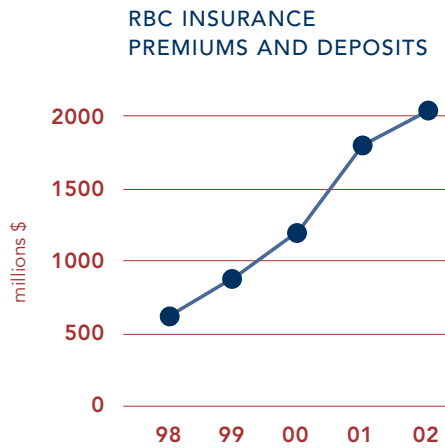
RBC INSURANCE
AVERAGE ASSETS



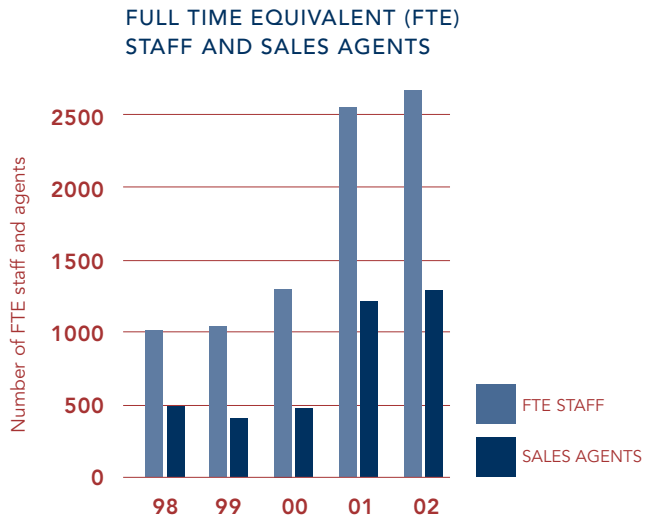
RBC Insurance generated strong NIAT of \$190 million in 2002, with an ROE of 25.7 per cent.

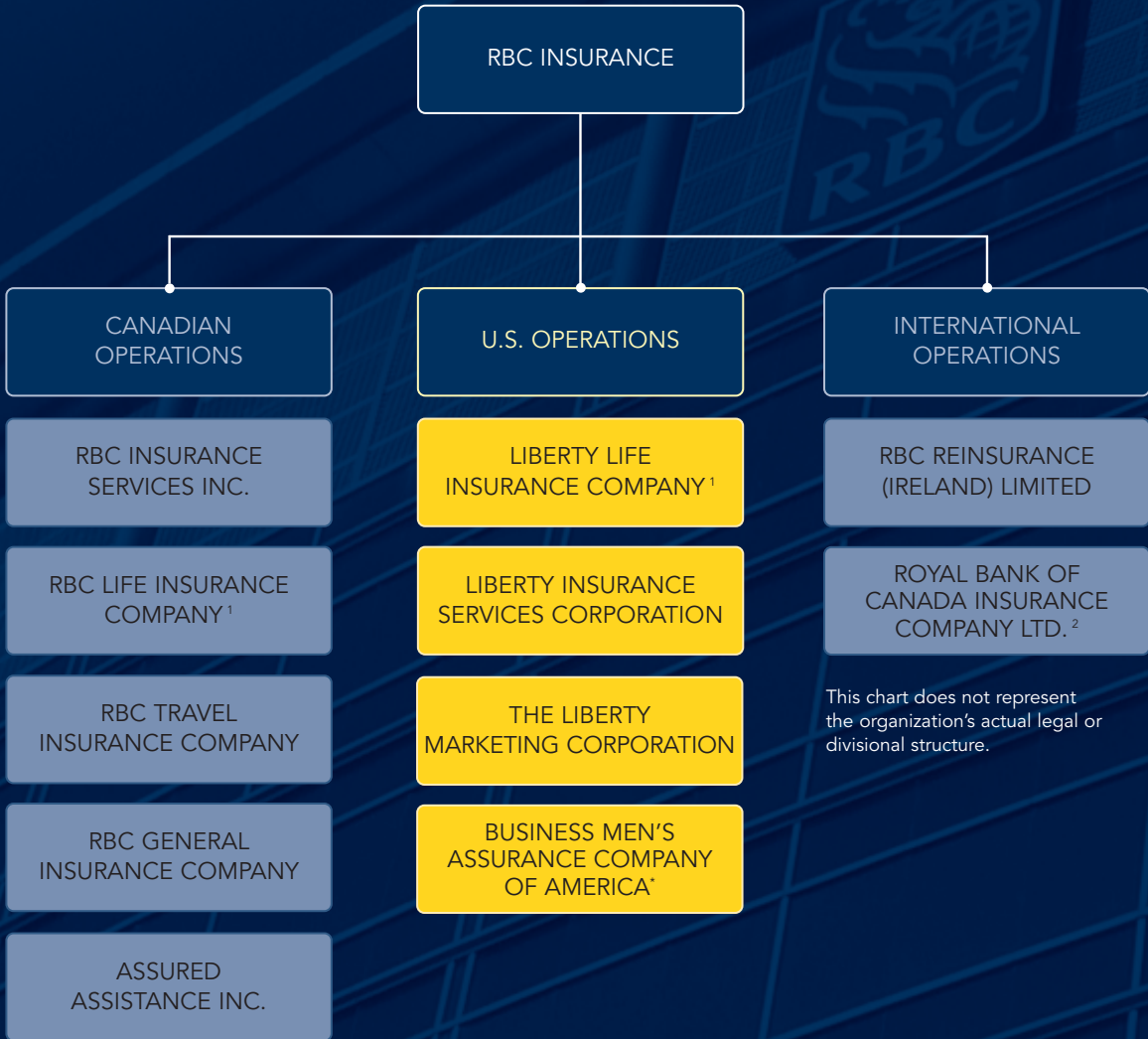


RBC Insurance reported more than \$2 billion in premiums and deposits in 2002, an increase of 12 per cent from fiscal 2001.



RBC Insurance's staff base continued to grow over the last year. As at October 31, 2002, RBC Insurance employed over 2,600 insurance professionals and almost 1,300 sales agents.





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.

* Pending regulatory approval



**GRANT
HARDY**

Executive Vice President
& Chief Risk Officer

**MARK
TONNESEN**

Vice Chairman
& Chief Financial Officer

**KATHY
PRYDEN**

Executive Vice President
& Head, Reinsurance
and Offshore Markets

**BOB
EVANS**

President & CEO,
RBC Liberty Insurance

**JIM
WESTLAKE**

Chairman
& Chief Executive Officer

**DAVID
COOPER**

Executive Vice President,
Strategy & Planning

RBC Insurance EXECUTIVE COMMITTEE

RBC Insurance is focused on continuing to meet the evolving insurance needs of consumers in North America and around the world. Since 1998, total premiums and deposits have grown from \$634 million to more than \$2 billion, making RBC Insurance one of Canada's leading insurance organizations.

In Canada, we continue to lead in the creditor and travel insurance markets and are among the top ten issuers of new life insurance policies. We also have an expanding home and auto insurance operation and a leading reinsurance business.



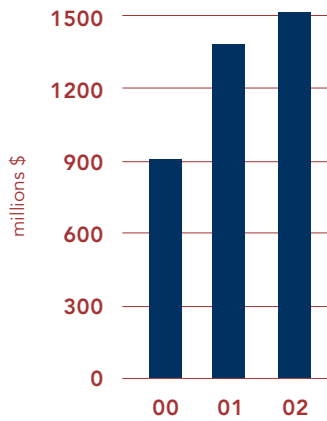
I Life

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 and around the world. In 2002, this business generated \$1.5 billion in premiums and deposits, an increase of 10 per cent from 2001.

LIFE PERFORMANCE

| \$ MILLIONS | 2002 | 2001 |
|-----------------------|-------|-------|
| Premiums and Deposits | 1,529 | 1,393 |
| Gross Revenues | 429 | 450 |
| Average Assets | 5,640 | 5,279 |

LIFE PREMIUMS
AND DEPOSITS



LIFE AND HEALTH INSURANCE

RBC Insurance offers individual and group life and health insurance solutions, including term insurance, universal life policies, group benefits, critical illness insurance, disability insurance and long term care insurance. These products are distributed through more than 7,000 independent brokers affiliated with producer groups, financial planning firms and stock brokerage firms, as well as through direct sales and a network of career sales representatives.

In 2002, our life division launched a number of key initiatives to improve our product offerings, distribution capabilities and the efficiency of our operations.

In May, we launched a new online Sales Resource Centre, designed to provide life insurance professionals with valuable tools and information to help them grow their business. Accessible through the Business Partner section of the RBC Insurance web site (www.rbcinsurance.com/businesspartners/life), the tool is focused on providing life insurance sales support materials.

Educating consumers about insurance options also remained a key priority over the last year. For example, we participated in a national patient education initiative focused on providing consumers with more information on critical illness insurance and also produced a public service report about the value of long term care insurance, which aired on major television networks throughout Canada.

We also worked closely with industry organizations to better educate insurance, estate and financial planning professionals about the value of complete insurance solutions. As one of the title sponsors of the 2002 Advisor of the Year Awards, RBC Insurance focused on recognizing the outstanding achievements of financial advisors. We were also a platinum sponsor of the 2003 World Critical Illness Insurance Conference and Exposition, an event geared towards providing industry professionals with more information about critical illness insurance.

In 2002, we continued to build our industry-leading living benefits portfolio by enhancing our long term care insurance plan to better meet consumer needs. New features include future purchase and cost of living adjustment options, as well as the expansion of the home care benefit period.

Enhancing our infrastructure was another priority in 2002. We added a number of new business development offices across Canada. These offices, which provide business partners with sales support and expertise, are located in Vancouver, Calgary, Winnipeg, Mississauga, Ottawa, Montreal and Halifax. This expansion gives RBC Insurance the opportunity to assist its business partners in providing more proactive client contact, with the ultimate goal of building both our client base and overall revenue.

Going forward, our focus will be on further expanding this business by growing our network of business partners, enhancing our products and services and improving efficiencies through the adoption of new technologies and the continued integration of our business.





LIFE RETROCESSION

RBC Insurance continues to grow its life retrocession business by participating in quota share reinsurance deals and excess reinsurance pools of most major North American reinsurers. RBC Insurance is also increasing its international business by proactively seeking life retrocession opportunities in European markets.

Following September 11, many companies experienced financial difficulties, resulting in downgraded financial ratings. However, Royal Bank of Canada Insurance Company Ltd., one of our 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.

Our focus continues to be on establishing international relationships and leveraging our reputation for trust, integrity and financial strength to further grow and develop this business.



I Non-Life

Our non-life business includes home, auto and travel insurance and property reinsurance for individual and business clients in Canada and select international markets. In 2002, this business generated more than \$400 million in premiums and deposits, a 14 per cent increase over 2001.

HOME AND AUTO INSURANCE

RBC Insurance offers Canadians a complete range of personal home and auto insurance products, including coverage for houses and condominiums, cars, motorcycles, recreational vehicles and snowmobiles. Our home and auto insurance is offered to individual clients through direct sales channels as well as through employee and affinity plans.

Our group insurance program, which was expanded in 2002, gives employers and affinity groups 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. We now have a wide range of small, medium and large groups signed up across Canada.

Improving our technological capabilities, particularly our online home and auto insurance quoting system, remained a priority over the last year. Key enhancements to this quoting system, which is accessible through the RBC Insurance web site at www.rbcinsurance.com, include extending the service to support associations, employers and affinity groups. To date, we have provided more than 120,000 online insurance quotes through this system. RBC Insurance auto quotes are also available through Kanetix, a national online insurance marketplace that allows users to select the insurance policy of their choice.

Going forward, we plan to further grow our premiums by enhancing our overall client service standards and continuing to expand our distribution channels.

NON-LIFE PERFORMANCE

| \$ MILLIONS | 2002 | 2001 |
|-----------------------|------|------|
| Premiums and Deposits | 413 | 363 |
| Gross Revenues | 47 | 25 |
| Average Assets | 712 | 709 |

TRAVEL INSURANCE

RBC Insurance is the leading provider of travel insurance in Canada and the 2002 travel *Agents' Choice* for favourite travel insurance provider in Canada. Our travel insurance operations provide a wide range of products and services through a network of over 4,000 travel agencies, as well as over the Internet and through bank channels, to more than three million individual and corporate clients annually.

Over the past year, RBC Insurance enhanced its products and services to better meet the needs of travellers. We also launched initiatives to improve our travel agent training and education programs as well as our systems and technology capabilities.

This year, we developed a Travel Within Canada program to meet the growing needs of consumers who travel outside of their home province and within Canada. Following the events of September 11 and as leaders in the industry, RBC Insurance felt that it was important to meet the consumer need for insurance that provided coverage for acts of terrorism, and we clarified our policy to include both a definition of terrorism and further details on the kind of coverage offered for situations involving acts of terrorism.

On the technology side, we enhanced our booking systems for travel insurance products and services to allow travel agents to book insurance coverage up to 18 months in advance. RBC Insurance was also added to Amadeus Travel Assistance, a leading global distribution system. This addition provides travel agents with access to our products and services through all major booking engines.

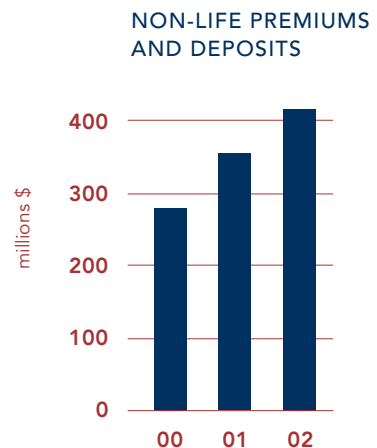
We also launched our online Learning and Reference Tool. This resource is accessible through the RBC Insurance WorldProtect® system, our proprietary online booking system. It is available exclusively to travel agents who are members of our 100% Alliance program, and is meant to complement our face-to-face training sessions by providing travel agents with information and education at their convenience. We are also currently rolling out a group banking program for travel agents, designed to provide valuable banking options and additional ways to build personal financial security.

Going forward, RBC Insurance plans to expand its travel insurance operations in Canada by enhancing and adding to our market-leading products and services and offering more customized insurance options for travellers. We also plan to expand our business by entering the U.S. travel insurance market over the coming months and will continue to focus on expanding our distribution network to target other client segments.

PROPERTY REINSURANCE

RBC Insurance currently has a diverse property reinsurance portfolio, based on reinsured risks for property policies issued by insurers around the world. The majority of our current portfolio, which covers perils such as earthquakes, industrial fires and hurricanes, is generated through brokers and reinsurers in the United States, United Kingdom and Europe.

Moving forward, we plan to continue to enhance our capabilities in this business by optimizing the profitability of our portfolio. We will focus on managing our overall risk exposure levels by continuing to build expertise, enhancing technology and adopting industry-leading risk management practices.





I Fee and Related Activities

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 a career sales force. In 2002, these businesses generated over \$80 million in premiums and deposits, a 45 per cent increase from the previous year.

CREDITOR INSURANCE

RBC Insurance administers the creditor insurance products and services for individual and business clients of RBC Financial Group – including life and disability insurance on mortgages, loans and *Visa** cards.

Over the past year, we have taken significant steps to enhance our customer experience through simplified service processes and enhanced technology. We also continue to focus on training and education, including a new study program and online testing for all RBC Royal Bank employees involved in offering creditor insurance.

As we move forward, our goal is to continue to grow our business by exploring new product offerings and distribution channels, further enhancing the client experience and simplifying and streamlining our application process.

ASSISTANCE SERVICES

RBC Insurance, through Assured Assistance Inc., provides multilingual travel assistance, medical case management, cost containment and network access to more than three million worldwide travellers annually. Last year, our travel assistance services handled over 330,000 calls and more than 24,000 medical emergencies.

Over the past year, our client base grew with the addition of new lines of business for a large Canadian writer of group health insurance and other financial institutions based in Canada and the UK.

We also continued to focus on further developing our cost containment case management capabilities to ensure we deliver world class client service with a clear focus on managing claim costs.

Over the next year we plan to further grow our business by improving our industry-leading levels of service, expanding our call handling capabilities and medical expertise and marketing our services to insurance companies, brokers and other third parties in Canada and around the world.

FEE AND RELATED ACTIVITIES PERFORMANCE

| \$ MILLIONS | 2002 | 2001 |
|-----------------------|------|------|
| Premiums and Deposits | 81 | 56 |
| Gross Revenues | 104 | 67 |
| Average Assets | 525 | 302 |

STRUCTURED REINSURANCE

The structured reinsurance business underwrites non-traditional insurance risk by developing risk transfer vehicles and structured financial transactions.

RBC Insurance has participated in a number of innovative finite risk reinsurance contracts with leading financial services companies, providing our clients with greater flexibility in tax, capital and balance sheet management.

Our goal going forward is to look for new and innovative ways to use insurance products to better manage financial and non-traditional risks.

CAREER SALES*

The career sales division of RBC Insurance consists of over 550 sales representatives and managers located in all major markets across Canada, and offers a wide range of proprietary life insurance and related products and services to clients interested in receiving personalized advice.

Over the past year, the career sales division has added over 100 new representatives and 15 new managers. We have also opened seven new insurance sales offices across Canada. These offices are focused on building both our business and our client base in key regions across Canada.

We also announced that we would be expanding our representative product portfolio to include Royal Mutual Funds and RBC Royal Bank™ Guaranteed Investment Certificates, and are working to have this implemented in 2003. This enhancement will move RBC Insurance in line with other industry competitors by expanding our product offering to include a comprehensive portfolio of insurance and investment options, and provides a significant opportunity to better meet a broader range of client needs.

We have also launched a new compensation and administration system. The Field Administration Support and Tracking system (FASAT) will provide the capability for online reports, the consolidation of data and more efficient analysis and tracking of representative sales performance.

In 2003, we plan to further develop our sales management team and grow our exclusive sales force by enhancing our recruiting efforts and focusing on retention. We also intend to expand into new communities, look at opportunities to further enhance our product offering and improve our infrastructure, systems and technology.

* Reported in this section, as the career sales force is a separate distribution operation.





I U.S. Operations

In 2002, Liberty Life Insurance Company and Liberty Insurance Services Corporation completed their first full year of operation under the RBC Liberty Insurance brand. Acquired by RBC Insurance in November 2000 to provide a diversified platform for expansion in the U.S. life insurance market, RBC Liberty Insurance successfully executed a strategy to pursue profitable growth in its core businesses and leverage synergies within RBC Financial Group's broader U.S. operations.

Based in Greenville, South Carolina, RBC Liberty Insurance has more than 1,700 employees, including a field force of over 600 sales agents. With over 2.3 million policies in force and more than 4.1 million policies under administration, RBC Liberty Insurance has \$3.2 billion in assets and generated over \$482 million in premiums and deposits in 2002.

INSURANCE OPERATIONS

The life division of RBC Liberty Insurance provides innovative personal insurance solutions designed to help clients achieve financial goals and build for the future. Licensed in 49 states and the District of Columbia, its key operating entity, Liberty Life Insurance Company, offers life and health insurance and related products to consumers through: the Internet, other direct marketing channels, a field force of over 600 full-time sales agents, and through life specialists, who operate exclusively through bank distribution channels.

The agency business is focused on mid-market customers in the southeastern United States. RBC Liberty Insurance has adopted a life cycle approach to meeting the needs of this key demographic group, aimed at developing relationships with customers in the early stages of their lives and providing them with a broad range of insurance products, designed to meet their needs over time.

In 2002, this business began to realize the results of a focused strategy to enhance its competitive position and increase penetration of its middle-income target market. Implementation of a series of sales effectiveness initiatives contributed to a 32 per cent increase in the average face amount of new policies and a 20 per cent increase in average annualized premium. We also successfully launched the life specialist initiative - a referral-based sales operation targeting clients of RBC Centura Bank, Royal Bank of Canada's U.S. banking platform. By year-end, a dedicated management team and an initial group of 19 insurance specialists had been hired and were operating in North Carolina banking centres.

Through its direct business, RBC Liberty Insurance is also a leading provider of mortgage life, accidental death and disability insurance solutions to clients of financial institutions. In spite of a continued strong re-finance market environment, this division exceeded planned sales and profit goals, successfully managed their costs and added two top ten financial institutions to its client list.

The direct division significantly expanded its distribution reach beyond affinity related financial institution clients, with the launch of a niche term life insurance product offering highly competitive rates to tobacco users. This new product, which is marketed directly to consumers over the Internet and through traditional direct response channels, continues to be successful.

Going forward, we plan to continue to grow this business by expanding our life specialist sales force, focusing on needs based sales strategies, building our variable product capability and working with other RBC Financial Group entities to effectively address the wealth accumulation and wealth transfer needs of high net worth clients.

ADMINISTRATION SOLUTIONS

RBC Liberty Insurance, through its operating entity, Liberty Insurance Services Corporation (LIS), is also a full spectrum solutions provider to the insurance and financial services industry, providing technology skills and expertise to assist clients with acquisitions, product launches and back office administration. LIS has more than 150 client sites, over four million policies under administration and supports domestic, international and multinational insurers worldwide.

In 2002, the LIS Business Process Outsourcing Division (BPOD) received two large policy administration contract renewals, securing a three-year extension of its agreement with Fortis Family and a five-year renewal of its contract with Pan American Life Insurance Company. The division also implemented several administration technology enhancements to imaging and work notification systems to improve efficiencies and increase client service levels. The Software Solutions Division added several new clients to their roster, including ACA Assurance, a Franco-American fraternal benefit society that offers life insurance policies to members, and Seguros Argos, a Mexico-based financial institution focused on meeting the life insurance needs of moderate and lower income consumers.

LIBERTY LIFE AND LIBERTY INSURANCE SERVICES FINANCIAL INFORMATION

| \$ MILLIONS | 2002 | 2001 |
|-----------------------|-------|-------|
| Premiums and Deposits | 482 | 421 |
| Gross Revenues | 249 | 229 |
| Average Assets | 3,157 | 3,097 |

Please note: These numbers have already been included in the life, non-life and fee and related activities numbers presented in earlier sections.



I RBC Insurance Locations

CORPORATE HEAD OFFICE

6880 Financial Dr.
Tower 1
Mississauga, ON
L5N 7Y5
T (905) 949-3663
F (905) 813-4851

REGIONAL OFFICES

LIFE

Individual Insurance Business

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

1305-220 Portage Ave.
Winnipeg, MB
R3C 0A5
T (204) 953-0503

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

90 Sparks Street
Mezzanine Level
Ottawa, ON
K1P 5T6
T (613) 564-2040
F (613) 564-2017

10655 Southport Road S.W.
Suite 600
Calgary, AB
T2W 4Y1
T (403) 531-1764
F (403) 531-1769

1 Place Ville Marie
13th Floor, South Wing
Montreal, QC
H3C 3A9
T (514) 876-1728
F (514) 876-3649

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

Group Direct

2985 Virtual Way
Suite 300
Vancouver, BC
V5M 4X7
T 1-888-614-0000
F 1-877-252-2332

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

3027 Harvester Road
Suite 502
Burlington, ON
L7N 3G7
T (905) 631-2351
F 1-866-886-8938

1 Place Ville Marie
13th Floor, South Wing
Montreal, QC
H3C 3A9
T (514) 392-8002
F (514) 384-7537

238A Brownlow Ave.
Suite 101, Park Place 11
Dartmouth, NS
B3B 2B4
T (902) 492-0081
F (902) 492-1952

Group Brokerage

1 Place Ville Marie
13th Floor, South Wing
Montreal, QC
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T (514) 392-8001
F (514) 384-7537

10655 Southport Road S.W.
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T2W 4Y1
T (403) 271-3939
F (403) 271-2274

CAREER SALES

6880 Financial Drive
Tower 1, 2nd Floor
Mississauga, ON
L5N 7Y5
T (905) 858-8890
F (905) 858-5860

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

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

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

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

3960 Quadra Street
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Victoria, BC
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T (250) 953-2300
F (250) 881-7497

20434 6th Ave.
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F (604) 532-2656

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F (204) 947-2733

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F (905) 760-7701

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T (416) 289-8779
F (416) 289-7120

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T (416) 289-5661
F (416) 289-4177

11 Holland Ave.
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Ottawa, ON
K1Y 4S1
T (613) 742-1770
F (613) 742-1766

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

1 Place Ville Marie
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Montreal, QC
H3C 3A9
T (514) 392-8807
F (514) 876-7799

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

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

100 New Gower Street
3rd Floor
St. John's, NF
A1C 6K3
T (709) 724-7070
F (709) 726-0759

TRAVEL

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

2985 Virtual Way
Suite 300
Vancouver, BC
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