

# RBC Insurance at a Glance

## About RBC Insurance

RBC Insurance® offers a wide range of life, health, home, auto, travel, wealth and reinsurance advice and solutions, as well as creditor and business insurance services to individual, business and group clients. RBC Insurance is the brand name for the insurance operating entities of Royal Bank of Canada. Among the largest Canadian bank-owned insurance organizations, RBC Insurance has approximately 2,500 employees who serve more than four million clients globally. For more information, visit [rbcinsurance.com](http://rbcinsurance.com). The Canadian head office for RBC Insurance is in Mississauga, Ontario.

## About RBC

Royal Bank of Canada (RY on TSX and NYSE) and its subsidiaries operate under the master brand name RBC®. Royal Bank of Canada is Canada's largest bank, and one of the largest banks in the world, based on market capitalization. One of North America's leading diversified financial services companies, Royal Bank of Canada provides personal and commercial banking, wealth management, insurance, investor services, and capital markets products and services on a global basis. Royal Bank of Canada has over 80,000 full- and part-time employees who serve more than 16 million personal, business, public sector and institutional clients through offices in Canada, the U.S. and 35 other countries. For more information, visit [rbc.com](http://rbc.com).

## Canada

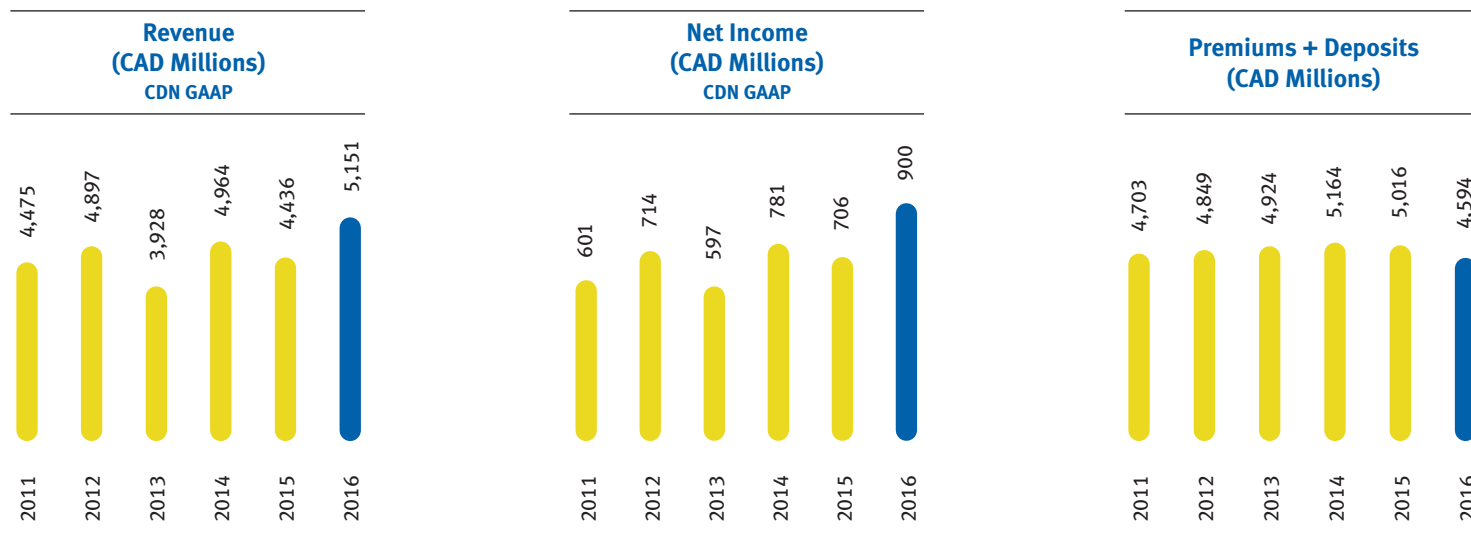
- RBC Insurance products, information, advice and services are offered through a wide variety of channels: an advice centre; RBC Insurance stores; mobile advisors; digital, mobile and social platforms; independent brokers; and travel partners.
- We have a significant presence in individual **life and health** insurance markets with a product portfolio that includes various life, critical illness and disability insurance solutions. We are one of the only companies to have a simplified process for purchasing up to \$500,000 of term life insurance, with flexible term lengths.
- We offer a comprehensive range of **group life**, disability, health and dental coverage options and flexible features to provide tailored protection for small to medium-sized businesses with two or more employees. For **business owners**, we provide access to key person, buy-sell and business overhead insurance.
- We are a leading provider of emergency assistance services with **travel** insurance, offered through many channels including RBC Royal Bank®, select credit cards, airline partners, online access, RBC Insurance stores and an advice centre.
- We offer a variety of **home and auto** insurance solutions for individuals and groups, which are distributed by RBC Insurance Agency Ltd. and underwritten by Aviva General Insurance Company.
- We continue to expand our **wealth management** offerings, which include segregated funds and payout annuities, to meet our clients' guaranteed savings, retirement and estate planning needs.
- RBC Insurance Services Inc. provides administrative support services for the **creditor insurance** products offered to RBC Royal Bank personal and business clients. These include life, disability and critical illness insurance for mortgages, personal loans, business loans and RBC Royal Bank credit card balances.
- We offer a Family Friendly Pricing™ program, with savings for those who purchase coverage for their home and vehicles along with term life insurance, through RBC Insurance. Through partnerships with industry leaders, we bring innovative value-added services and solutions, such as wellness-focused programs, to our clients.
- We provide a group annuity – a defined benefit **de-risking** solution for pension plan sponsors looking to transfer risk away from their bottom line while taking care of their employees' retirement.

## International

- Outside North America, we operate in **reinsurance markets** globally through Royal Bank of Canada Insurance Company Ltd. (a subsidiary of Royal Bank of Canada).
- Our reinsurance businesses insure risks of other insurance and reinsurance companies. We offer accident, life, health and annuity reinsurance.
- In China, we maintain a presence through a life insurance representative office in Beijing.

## Selected Financial Highlights

As of October 31, 2016



On July 1, 2016, we completed the sale of RBC General Insurance Company to Aviva Canada Inc. (Aviva). The transaction involved the sale of our home and auto insurance manufacturing business and includes a 15-year strategic distribution agreement between RBC Insurance and Aviva.

## Ratings

Legal Entity	Standard & Poor's	A.M. Best
RBC Life Insurance Company	Not Rated	A (Excellent) (as of March 8, 2017)
Royal Bank of Canada Insurance Company Ltd.	AA- (Negative) (as of June 6, 2016)	A (Excellent) (as of April 5, 2017)

### Helping communities prosper

RBC helps communities prosper, supporting a broad range of community initiatives through donations, sponsorships and employee volunteer activities.

More information on how we support our communities can be found at [rbc.com/community-sustainability](http://rbc.com/community-sustainability).

More information about RBC Insurance is available at [rbcinsurance.com](http://rbcinsurance.com) and in the Royal Bank of Canada 2016 Annual Report, which can be downloaded from the Investor Relations section of [rbc.com](http://rbc.com).

Unless otherwise stated, information is as of February 1, 2017.



## Insurance

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