

About RBC Insurance

At RBC Insurance, we provide a wide range of creditor, life, health, travel, home, auto and reinsurance products to clients throughout North America. As a leading provider of travel insurance and emergency assistance services, RBC Insurance has over 40 years of professional experience and offers a wide range of travel insurance products and services through an extensive network of travel agencies to more than three million individual and corporate customers annually. The U.S. travel insurance division of RBC Insurance, through its operating entity, The Liberty Marketing Corporation, distributes comprehensive trip cancellation and interruption products as well as emergency medical and travel assistance services under the brand name RBC Travel Protection. The Liberty Marketing Corporation is an agent and administrator for RBC Travel Protection. Travel insurance is underwritten by American Bankers Insurance Company of Florida in all states where approved except Minnesota and by American Security Insurance Company in the state of Minnesota.

The Liberty Marketing Corporation is doing business as
LMC Insurance Marketing Corporation in CA
LMC Marketing Corporation in CO, MA and MN
LMC Agency in TX

About RBC

RBC (RY on NYSE and TSX) is Canada's largest bank as measured by assets and market capitalization and one of North America's leading diversified financial services companies. In the United States, RBC provides personal and commercial banking, insurance, full-service brokerage and corporate and investment banking services to approximately 2 million clients through RBC Centura, RBC Insurance, RBC Dain Rauscher and RBC Capital Markets. The company employs approximately 70,000 full and part-time employees who serve more than 15 million personal, business, public sector and institutional clients throughout offices in North America and 34 countries around the world. For more information, please visit www.rbc.com.



¹ Second annual "BRANDZ Top 100 Most Powerful Brands," Millward Brown Optimor, 2007

² Third annual "The Global 100 Most Sustainable Companies in the World," Corporate Knights Inc., with Innovest Strategic Value Advisors Inc., 2007.

RBC Insurance is a registered trademark of Royal Bank of Canada and a brand used by The Liberty Marketing Corporation, agent and administrator for RBC Travel Protection, travel insurance underwritten by American Bankers Insurance Company of Florida in all states where approved except MN and by American Security Insurance Company in the state of MN.

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Looking for greater revenue opportunities?



The strength of RBC and what it means for you

When you need a strong business partner who has the expertise to increase your earning power, you can look to RBC®. We have a stable history that extends well beyond the last century, securing us as the sixth largest bank in the North American marketplace as measured by market capitalization. With over \$4.7 billion in net income, we are a stronghold among the leaders.

Over the years we have become a well-diversified financial services group, offering personal and commercial banking products, insurance, full-service brokerage and corporate and investment banking services. We also offer a wide range of life, health, creditor, travel, home and auto insurance products and services, as well as reinsurance.

Our staying power can also be seen in some of the brands you may be familiar with, including



What others say about RBC and RBC Insurance

Over the years RBC and RBC Insurance® have received many accolades from reputable sources within the industry, and they represent an easy way to help you get to know us better:



- › Market research bureau Millward Brown Optimor¹ ranks us as the 39th most powerful brand in the world.
- › *Business Week*² ranks us as one of the 100 Most Sustainable Corporations on a global level for the third consecutive year.
- › Dow Jones Sustainability Index ranks us as one of the top Most Sustainable Corporations for the sixth consecutive year.
- › *Global Finance* says we are the Best Trade Finance Bank in Canada for 2007.
- › The Bank Insurance and Securities Association (BISA) awarded us the Award of Excellence for innovation and leadership.
- › Travel agents awarded us the 2006 Travel Agents' Choice for Favourite Canadian Travel Insurance Provider for the fourth consecutive year.

What RBC Insurance can do for you

Our extensive and reputable client list includes over 4,000 travel agency partners across North America whom we've helped turn travel insurance sales into a powerful profit centre for their agency. You can rest assured we can do the same for you.

Exceptional travel insurance services

What this means is that when our clients need us during a travel medical emergency, we make it our priority to be there for them. Service is at the core of our business, which means we stay open 24/7 because emergencies can happen around the clock.

Another way we provide superior services is through our assistance and claims staff, who are trained to do everything they can to support the clients we share, from finding proper medical care, to translating foreign languages, to getting them back home, to helping them claim their expenses.

By consistently delivering a superior customer experience through a strong and stable program, we can help you build and maintain your loyal customer base.

Best-in-market products with meaningful insurance coverage

What your clients may not know is that Medicare, group health insurance programs and credit cards provide limited coverage to those traveling outside of the U.S. It's important travelers are aware that the cost of emergency treatment can be financially devastating, sometimes amounting to hundreds of thousands of dollars.

When you partner with us, your clients will have access to RBC Travel Protection® products. They can choose from affordable coverage specifically designed to protect

travelers, from baggage loss, to trip cancellation, to medical coverage. Our products give your customers the best coverage in the industry, allowing them to enjoy travel plans worry-free.

Easy ways to generate more revenue

RBC has a partnership with two leading technology providers, Softvoyage and Technology Solutions Group. With their expertise, we are able to offer you simplified web-based solutions that can help you generate even more revenue from your website.

Revenue-generating business solutions

We are very aware that you need business solutions to maximize your revenue potential. Your business development manager is qualified and experienced at providing proven business solutions, helping you stay ahead of your customer's needs.

An effective partnership

When you combine dedicated support with revenue generating business solutions and product development with clearly defined targets, you know your agency is going to be taken to a whole new level of success. You can feel good knowing you have our team on your side.

Our key differentiating strengths are our business development managers, who work closely with you to identify opportunities, recommend best practices, and measure success. We'll work with you to build a stand-alone travel insurance profit centre.

Partner with RBC Insurance today

To learn more about how we can turn travel insurance into a profit center for your agency, talk to your RBC Insurance business development manager.

Call us today at 1-866-307-5757, or visit www.rbctravelprotection.com/partner