



Insurance

# 2025

## A Year In Review From RBC Insurance



### LIFE

**March 2025:** Increased our Dividend Scale Interest Rate from 6.25% to 6.30% for RBC Growth Insurance™ and RBC Growth Insurance Plus™.

**May 2025:** Streamlined the underwriting process for our life applications to help reduce process times and potentially issue policies faster.

**July 2025:** Increased non-fluid and non-medical underwriting limits for eligible life insurance applications.

**Dec. 2025:** Added industry-leading enhancements to our Term Exchange Privilege.

**Dec. 2025:** Increased the face amount for applications eligible for RBC *YourTerm*™ point-of-sale decisioning to \$3,000,000, up to and including age 50!

#### Did you know?

We were recognized with the “Best Digital Insurance Initiative” award at The Digital Banker’s Global Insurance Innovation Awards for the success of streamlining the life insurance journey.



### DISABILITY

**Jan. 2025:** All Medical Student Offer disability insurance policies replaced with Student Savings Plan disability policies within 14 months of issue are no longer subjected to internal replacement compensation reduction.

**May 2025:** Streamlined the underwriting process to help reduce process times and potentially issue policies faster.

**May 2025:** Communicated our claims management support for mental health.

**Oct. 2025:** Changed the Life & Living Benefits client reinstatement emails sent from the Life & Health Service Centre to include a copy for the Agent of Record.

**Nov. 2025:** Streamlined the wording in the Application for Reinstatement or Policy Change to make it easier to use.

# WEALTH

**March 2025:** Fundata Canada Inc awarded three RBC Guaranteed Investment Funds (RBC GIF) with an A+ rating.

**April 2025:** RBC GIF ranked as one of the top performing segregated fund families in 2024 by Investment Executive.

**April 2025:** Special quotes no longer required for RRIF, LIF, LRIF and LIRA accounts.

**Sept. 2025:** Introduced a new Interest Savings Account that has the perks of a segregated fund.

**Nov. 2025:** New process improvements that give you and your clients more flexibility in how you do business with us.



# GROUP

**Jan. 2025:** New demos added to the RBC Insurance Demo Hub.

- Guide clients on how to generate their own claims history report
- Guide your clients on how to submit a Spending Account Claim

**May 2025:** Added a new feature to RBC Online Insurance to streamline the registration process for plan members.

**Aug. 2025:** Launched plan member self-enrolment.

**Sept. 2025:** Extended the deadline for clients to submit plan member terminations via the Plan Administrator Portal up to 90 days after their termination date.

**Sept. 2025:** Launched a new Menopause Care Program available to clients for no additional cost through RBC Insurance Group Benefit Solutions coverage.

**Oct. 2025:** 24/7 counsellor support for a selection of CareNow mental health programs.

**Oct. 2025:** Streamlined Group Master Application to simplify new business submissions.

**Nov. 2025:** Introduced the RBC Insurance Newcomers Health Plan to help make benefits more accessible.

**Nov. 2025:** New Weight Management Program delivered in partnership with Teladoc Health available to clients at no additional cost.

**It's been an exciting year at RBC Insurance! To further discuss how these exciting changes can help you grow your business, please call your local RBC Insurance regional office at 1-866-235-4332**