



RELIABILITY

GROWTH

INNOVATION

E-NEWSLETTER: SPRING 2013

FIRST INSURANCE®
OF CANADA — FUNDING
A WINTRUST COMPANY

A look at the road ahead

As we move ahead in 2013, we look forward to further strengthening our product and service offering to you and providing you with more than just premium funding. As part of the Wintrust Financial family of companies, we are one of the largest premium finance companies in North America. We are well equipped with resources and expertise to provide you with an array of products to suit all of your financial needs.

Last year, we introduced broker loans to help you grow your business. For anything from acquisition to succession planning, FIRST Insurance Funding of Canada (FIRST Canada) is pleased to offer customized loans with flexible terms and competitive rates. A number of brokers have already benefited from the business lending provided by FIRST Canada. We have received positive feedback from the broker community and we look forward to working with more of you this year to assist with your borrowing needs.

Industry events provide a great opportunity to meet with you in person to discuss your business requirements and offer you tailored solutions to suit your needs. Look for FIRST Canada representatives at various events across the country this year. We will be involved in and attending many events throughout the year including both those that are held by the industry as well as those hosted by FIRST Canada.

Finally, from all of us at FIRST Canada, I'd like to thank you for your continued support. I look forward to working together in the year ahead to help you and your clients grow your business.

Warm regards,

Joe Micallef
CEO, FIRST Insurance Funding of Canada

PARTNERING WITH YOU FOR FUTURE SUCCESS

Looking for support with your premium financing or business goals? We're here to help.

Sumeet Sharma

Eastern Canada

416-300-0328

Kumar Bhaskar

Western Canada

604-351-5266

UPCOMING EVENTS

April 3 | OIBA Open House
(Ottawa)

April 11 | Hockey appreciation
event, hosted by FIRST Canada
(Vancouver)

April 24-26 | IBAM Conference
(Winnipeg)

May 7 | IBAA Convention (Banff)

June 11 | TIC Golf Tournament
(Toronto)

June 11 | RCCAQ Golf
Tournament (Montreal)

June 12-14 | IBABC Convention
(Whistler)

Talk to us today about customized broker loans

At FIRST Canada, we pride ourselves on providing complete financial solutions designed specifically for your business. In addition to our flexible premium financing solutions for your clients, we can now offer loans directly to brokerages for a wide range of purposes.

FIRST has been funding agency acquisitions and succession planning for over 20 years across the United States. Today we are pleased to offer loans to our Canadian broker partners to assist with their growth plans. As specialists in the insurance industry, we understand the value of brokerages and can now enable owners to leverage this value for loan purposes.

FIRST Canada can offer you:

- Customized loans tailored to your specific business structure and cash flow needs
- Highly competitive rates, flexible terms and no ties to specific carriers

No matter what size loan you need, we have the expertise to make it possible. Talk to us today about obtaining an indicative quote to refinance your existing financial obligations or a new loan for expansion purposes.

The value of building better client relationships

One of the greatest risks for any insurance brokerage today is the risk of losing loyal clients. Arguably, the cost impact of losing a loyal client is far greater than the value gained from winning a new one. In an era of fierce competition and market volatility, it is becoming increasingly important to build a solid value proposition, which includes a clear retention strategy, in order to stay ahead.

Brokers who have built a sustainable value proposition have done so by being more than an insurance broker. They have acquired an in-depth knowledge of their clients' needs and have developed broad scope of solutions and products to match those needs. Essentially, these brokers understand that helping clients grow their business will help grow their own business.

When developing your total value proposition, you should take into consideration these four key areas of value: 1) The Retention Value; 2) The Knowledge Value; 3) The Service Value and 4) The Business Value.

The Retention Value: Recognize that retention costs five times less than acquisition and as such, retention strategies can be of greater value to your company than new business strategies.

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Canadianunderwriter.ca
British Columbia Insurance
Directory
General Insurance Register

The Knowledge Value: Position yourself as a trusted adviser, rather than just an insurance broker. Invest significant time building deeper relationships with your clients and gain an in depth understanding of their needs in order to provide comprehensive solutions for both their business and personal needs.

The Service Value: Expand your service proposition by formally developing networks that include other service providers, such as finance companies, who can help broaden your product offering to your clients.

The Business Value: By developing a structured referral network, you will find that not only will you enhance your value proposition to your clients, but you will also enhance the value of your own brokerage.

Look for Joe Micallef's article entitled "4 Keys to Client Retention" in the March issue of the Canadian Insurance Top Broker magazine.

FIRST Canada at the CW Consulting P&C Crystal Ball 2013

FIRST Canada was proud to participate in this year's P&C Crystal Ball, sponsored by [CW Consulting](#) on January 24, 2013. FIRST Canada CEO, Joe Micallef, VP Eastern Canada, Sumeet Sharma and AVP Credit & Recovery, Stephen Karpiuk invited six brokers to join them for the day as their guests at the conference. At the event, brokers received insights on market conditions for the year ahead and tips to guide them through 2013. It was a great day filled with enthusiastic speakers including spotlight speaker Paul Copcult, who has been featured in Forbes, Reuters, and Wall Street Journal.

A big thank you to our brokers for joining us for the conference. We enjoyed spending the day with you and look forward to helping you grow your business.

In the community

On February 2, 2013, the FIRST Canada team joined together for a day of fun at the ICE Wave Volleyball Tournament benefiting [Sick Kids](#). The employees at FIRST Canada showed their support to the teams through charitable donations and we proudly raised just over \$420 toward the cause. It was a great day filled with laughs, jokes, and team building. [Click here](#) to view our team photo.

CONTACT US

20 Toronto Street, Suite 700
Toronto, ON, Canada
M5C 2B8

T: 1 888 232 2238

F: 1 888 232 2209

website: firstinsurancefunding.ca

e-mail: clientservices@firstinsurancefunding.ca

Hours: Monday to Friday
8:30 am to 8:00 pm (ET)

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20 Toronto Street, Suite 700 | Toronto, ON Canada, M5C 2B8 | 1-888-232-2238
clientservices@firstinsurancefunding.ca | firstinsurancefunding.ca