

Smooth Out Your Cash Flow

As a business owner, you know incoming cash flow doesn't always match what's going out. This is particularly true when larger expenses like business insurance premiums are due.

FIRST Insurance Funding of Canada (FIRST Canada) and your insurance broker have partnered to provide **flexible payment plans** for business owners through **premium financing**.

With FIRST Canada's **easy monthly installments** you can spread the cost of your annual commercial insurance premiums over the policy term. This allows you to avoid a lump-sum payment, smooth out your cash flow, and **preserve your cash** for your day-to-day operating needs.

The Benefits of Premium Financing with FIRST Canada



Smooth Out Your Cash Flow

Avoid lump-sum payments with easy monthly payments.



Reinvest Your Working Capital

Keep your cash in your business or invest it in opportunities with a better return.



Preserve Your Available Credit

Unlike a typical loan, premium financing often does not affect overdraft and credit lines or borrowing capacity.



Consolidate Multiple Policies

Combine all your commercial insurance policies into one easy monthly payment.



Lower Borrowing Costs

Interest costs are fixed and can be less than alternatives such as credit lines, credit cards, or sale of investments.



Payment Solutions Leader

We partner with your insurance broker to provide flexible solutions customized for your business.

How Premium Financing Works

Premium financing is like a short-term loan. FIRST Insurance Funding of Canada will pay your insurance premiums on your behalf and you pay back that loan over time.

Interest rates are fixed so your payments are consistent and protected from rate fluctuations.

Interest is calculated on a declining balance, may be paid off at any time and only calculated up to the month of full repayment.

Easy monthly payment plans provided by

FIRST INSURANCE®
— OF CANADA — FUNDING
A WINTRUST COMPANY

Contact your broker about your **flexible payment plan** today.