



RELIABILITY

GROWTH

INNOVATION

E - NEWSLETTER : WINTER 2012

**FIRST INSURANCE<sup>®</sup>**  
— OF CANADA — FUNDING  
A WINTRUST COMPANY

### Our FIRST six months as FIRST

December is often a time for reflection. As I look back on our first six months as [FIRST Insurance Funding of Canada](#) (FIRST Canada), I am encouraged by the welcoming response we've had from the broker community.

Since June 2012, we have launched many initiatives and appreciate your positive feedback. We have:

- Expanded to offer more than just premium funding - we now provide diverse services to help grow your business through our North American scope.
- Introduced customized broker loans for a variety of needs such as acquisition and business succession planning.
- Spoken at major industry events to spread awareness of our new offerings.
- Executed a seamless transition to our new brand, serving you through the same great staff and high-quality financing solutions you have trusted for many years.

We will continue to develop and expand our product offering in the months ahead. I look forward to seeing you in the New Year, both at industry events and one-on-one.

Finally, on behalf of the team at FIRST Canada, I'd like to take this time to thank you for your continued support and wish you and your families a safe and happy holiday season. I look forward to doing business with you in the New Year.

Cheers to success and happiness in the year ahead.

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

UPDATED  
CONTACT LIST

Providing you with the support you need to make your business a success is our first priority. Visit us at [firstinsurancefunding.ca/contact-us](http://firstinsurancefunding.ca/contact-us) today to access our updated contact sheets.

## We're more than just premium funding

“We're more than just premium funding” is not just our motto; they are words we live by. But what does it mean? As FIRST Canada, we've evolved into a complete financial solutions company that offers an array of products and services to best suit your business needs such as: broker loans, US-based clients solutions, life insurance financing for high net worth clients, and commercial lending solutions.

See below for details on our new offerings:

### Broker loans

- Customized loans tailored to your specific needs to help you with any of your upcoming financing requirements.
- Competitive terms and rates.

### US-based client solutions

- Direct funding for US-based clients - deal with just one premium funding company for all of your cross border risks.

### Life insurance financing

- For high net worth clients who have a need for life insurance financing.

### Commercial lending

- Well-versed lending staff who understand corporate finance and how to properly value and evaluate brokers; we can customize solutions to fit your specific requirements.

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## Is your business finance ready?

On October 11, 2012, Canadian Insurance Top Broker hosted the 5th Annual Business Succession Planning Conference in Toronto. FIRST Canada CEO, Joe Micallef was featured as a keynote speaker at this annual event, which aims to educate brokers on the many key aspects of business succession planning.

The insurance industry is aging and a bullet-proof succession plan has become a critical component to the overall business plan. In Joe's presentation, he explained how understanding what a finance company is looking for can help business owners realize their succession plans.

Joe discussed how a finance company can help get your business “finance ready”. Reviewing the requirements of a loan application will enable you to focus on improving the value of your business; allowing you to structure a plan that meets your goals. Make succession planning one of your top priorities today.

[Click here](#) to view Joe's Business Succession Planning presentation.

[Click here](#) to read Joe's Q&A on the key challenges facing owners when developing succession plans.

## GET A CUSTOM FINANCING QUOTE IN JUST MINUTES

Access our 24/7 online, custom quoting tool to get quotes and manage your clients' accounts and renewals more efficiently. Visit [firstinsurancefunding.ca](http://firstinsurancefunding.ca) for details.

## ENGLISH OU FRANCAIS?

We offer you all of our material in either English or French. If you'd like to request material in one of these languages, please email [sharon.bajwa@firstinsurancefunding.ca](mailto:sharon.bajwa@firstinsurancefunding.ca) with your language preference.

## How to target niche markets

Have you ever thought of expanding your business into niche markets? These days, insurance brokers are venturing into niche businesses to differentiate and better position themselves for future growth.

An article in the September issue of Canadian Insurance Top Broker magazine, written by FIRST Canada CEO, Joe Micallef, focused on this topic. FIRST Canada understands niche markets and can develop pre-approved funding terms to suit your needs. By partnering with us, you can feel confident in the expertise and support we provide, along with our ability to offer a far broader solution for niche markets.

[Click here](#) to read Joe's article on how to target your niche.

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## FIRST Canada at the 2012 Top Broker Summit

FIRST Canada was proud to sponsor the 2012 Top Broker Summit on November 12, 2012. The Summit provided top producing insurance brokers with practical strategies to address critical issues in growing their book of business in a soft market. The Summit consisted of educational presentations, case studies, and in-depth panel discussions to equip participants with knowledge, strategies, and tools to take top producers to the next level.

FIRST Canada CEO Joe Micallef took the stage to deliver a presentation, which focused on helping brokers find ways to grow their business. According to Joe, brokers can add value to their clients' growth strategy by leveraging their relationships with other service providers, such as finance companies to suggest other business solutions their clients may not have previously considered. "Helping your clients grow their business will help you grow your business," he said.

[Click here](#) to view Joe's 2012 Top Broker Summit Presentation.

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