

# Realize your vision

with our best in class expertise and financial solutions designed specifically for the Property & Casualty Insurance Brokerage Industry.



## BMO is committed to helping your brokerage grow.

For the past 18 years, BMO has been providing financial solutions to Property & Casualty insurance Brokerages across Canada. Whether you are starting a new brokerage, an existing owner or looking to grow by acquisition, our commercial financial experts can deliver the financial solutions that you need.

### Working Capital Financing

With our operating facility a brokerage can borrow exactly what it needs, when it needs it, by simply writing cheques to a pre-determined limit<sup>1</sup>.

### Capital Asset Financing

There are a wide variety of loans to assist a brokerage with the purchase of equipment, furniture, fixtures, and leaseholds. Revolving and non-revolving facilities are available, on a fixed or floating rate basis, with repayment terms of up to five years<sup>1</sup>.

### Acquisition/Succession Financing

We are committed to making financing more accessible for brokers who are looking to expand their practice through acquisition or those looking to sell their brokerages to family or existing staff. Utilizing our unique valuation method, we offer loan amounts of up to 100% of the purchase price, on a fixed or floating rate basis with repayment terms of up to 10 years<sup>1</sup>.

### Premium Financing

Enhance your customer relationships by offering more services. Our exclusive premium financing line of credit gives your customers the option to finance their premiums<sup>1</sup>.

### Real Estate Financing


Planning on purchasing land and existing buildings, constructing a new facility or renovating your current place of business? Loans are available on a fixed and floating rate basis with repayment terms of up to 20 years<sup>1</sup>.

### Cash Management solutions

Maintaining an accurate view of your cash position is critical when making business decisions. BMO Online Banking for Business gives you control of your cash flow and access to your business accounts, investments, loans and corporate credit card accounts. You can process transactions securely from anywhere, 24 hours a day, 7 days a week.

## Let's connect:

Director of National Industry Programs

 Toll Free: 1-877-629-6262

 [National.IndustryPrograms@bmo.com](mailto:National.IndustryPrograms@bmo.com)

**BMO**  **Bank of Montreal**

We're here to help.™

<sup>1</sup> Subject to meeting Bank of Montreal's usual credit granting criteria. ® Registered trade-marks of Bank of Montreal.