



# DELSAN GROUP

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## FINANCIAL SERVICES FIRM

*"Making a difference in peoples lives."*



- ✓ QUALITY
- ✓ CHOICE
- ✓ SERVICE

*Our mission is:*  
To help you create wealth, become financially secured,  
and protect the assets you have accumulated.

[www.delsangroup.com](http://www.delsangroup.com)



**DELSAN GROUP**  
FINANCIAL SERVICES FIRM

# COMMERCIAL INSURANCE SOLUTIONS

At Delsan Group we offer insurance solutions for all sizes of firm's, including small, midsize, and corporate, and many types of coverage's

## SOME OF THE COVERAGE'S:

- ✓ PROPERTY INSURANCE
- ✓ BOILER & MACHINERY
- ✓ CRIME & FIDELITY
- ✓ OCEAN & INLAND TRANSIT
- ✓ BUSINESS INCOME INTERRUPTION
- ✓ COMMERCIAL AUTOMOBILE FLEETS
- ✓ LIABILITY & UMBRELLA LIABILITY
- ✓ PROFESSIONAL ERRORS & OMISSIONS
- ✓ DIRECTORS & OFFICERS LIABILITY
- ✓ PRODUCTS LIABILITY
- ✓ SURETY & BONDING
- ✓ CREDIT INSURANCE & FACTORING

## SOME OF THE INDUSTRIES:

- ✓ MANUFACTURING / PROCESSING
- ✓ WHOLESALE / DISTRIBUTORS
- ✓ TRANSPORTATION / MOVING
- ✓ WAREHOUSING / CARGO
- ✓ IMPORTERS / EXPORTERS
- ✓ RETAILERS
- ✓ REAL ESTATE
- ✓ AVIATION
- ✓ MARINE / RAIL
- ✓ CONTRACTORS
- ✓ HIGH TECHNOLOGY
- ✓ PROFESSIONAL SERVICES

**For businesses and non-profit groups, having the right insurance is essential to surviving and thriving in a world that is full of opportunity, but in the same time full of risk.**

The right type and amount of insurance provides financial peace of mind to organizations navigating their way through the sometimes-complex world of business. For example, in a society that is turning more and more often to the legal system to settle conflicts, insurance that protects a business or organization and its employees and/or volunteers from lawsuits (which is, liability insurance) is more important than ever.



## Get the coverage's you need:

Insurance needs are diverse. Every organization requires its own set of coverage's. Not only may you require coverage for your property, there's also special equipment or inventory, Business income interruption, Rents, Auto fleets, Marine cargo, Motor truck / rail cargo, Unnamed locations, Several types of liabilities, and more to consider.

**In Commercial Insurance, one of the most important things that clients should look for is an insurance broker that you can trust and rely on, our reputation and happy clients talk for us by them selves.**

**The most important relationship we have is the one with our clients.** We offer them a full spectrum of damage insurance products, at competitive premiums, and VIP service, our clients rely on us not just for their basic property/casualty needs, but also for a large variety of their commercial and personal insurance solutions.

**We will do your needs analysis, and a professional consultation session, free of charge.**

**CONTACT NOW THE DELSAN GROUP FOR A COMPLIMETARY NO-OBLIGATION CONSULTATION.**

# CREDIT INSURANCE SOLUTIONS



**DELSAN GROUP**  
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At Delsan Group our goal is to help your company grow its business through secure and optimized credit management services.

## Credit Insurance protects commercial accounts receivable:

- ✓ SECURES YOUR RECEIVABLES;
- ✓ PROTECTS YOUR CASH FLOW & PROFITS AGAINST BAD DEPT LOSSES;
- ✓ HELPS YOU EXPAND SALES SAFELY;
- ✓ SHIP DOMESTIC AND / OR INTERNATIONALLY WITH PEACE OF MIND;
- ✓ BANKS MAY APPROVE MORE CREDIT & BETTER FINANCING TERMS ON INSURED RECEIVABLES;
- ✓ ADDITIONAL CREDIT INFORMATION RESOURCES;
- ✓ COLLECTION AND LITIGATION ASSISTANCE;



## Protect your accounts receivables;

Accounts receivables are typically a large and liquid asset on a company's balance sheet; a company can have as much as 30% of their total assets wrapped up in the receivables. Fixed assets like buildings and machinery are usually protected from loss by specific insurance coverage. However, accounts receivable are often protected only by internal credit management practices.

## Increase your sales;

Credit insurance isn't just about protection. It's about possibilities. A credit insurance policy covers your domestic and/or export accounts receivable against bad debt, allowing you to give more credit to more customers. **More credit means more sales.** It benefits your company by giving you the strength to expand your business into new and unfamiliar markets and client's without increasing risk; and it gives you the power to generate more sales by enabling you to extend to clients a larger line of credit from what you would normally offer.

## What types of companies should use Credit Insurance?

While all companies should consider Credit Insurance it is particularly useful for companies that:

- ✓ Regularly sell to new customers; -Sell regularly on credit terms;
- ✓ Have large, concentrated receivables from a few buyers;
- ✓ Operate in low profit margin industries and must minimize their bad debt losses;
- ✓ Manufacture highly customized and client specific products;
- ✓ Have profitability results that are very sensitive to economic recession;
- ✓ Want to improve their financing terms, conditions and cash flow;
- ✓ Are trading on letter of credit terms and wish to offer open account terms;
- ✓ Have limited in-house collection / credit experience;
- ✓ Needs help in assessing the financial status of your customers;
- ✓ Are experiencing a consolidation of the number of potential buyers;
- ✓ Have developed a new product but are unfamiliar with the buyers or their financial stability;
- ✓ Are selling abroad;
- ✓ Are expanding their sales into unfamiliar regions or countries;
- ✓ Are exposed to the political risks of international customers;
- ✓ Have had customers that became insolvent;
- ✓ Have had unpaid commercial debts that you cannot collect;

## Credit insurance helps you make credit decisions quickly and confidently;

Commercial credit reports and company ratings can save you time and effort when faced with critical business decisions. Insurers draw on the expertise of local intelligence providers who are familiar with activity in their individual regions. As a result, you receive the same high quality information on target companies, whether they are around the corner or around the world. You'll stay current, improve your decision-making processes and protect your business interests. You may benefit from the knowledge of insurance experts in very competitive industries such as lumber, steel, textile, garment, food, high technologies industries, and more.

## Factoring;

Some Insurers will do factoring for you, which is, they will pay you in advance of client's due date, so you have liquid to go on in the mean time, this is also an ideal tool when a company is looking to outsource the receivable department and use existing resources to grow sales.

## Go with a broker who can give you a variety of insurers:

Although that many of the insurance brokers in Quebec don't have expertise in credit insurance, we have agreements with the majority of the credit insurers doing business here in Quebec, we are the right choice to serve you in this field as well as in the other fields of damage insurance.

# ABOUT DELSAN GROUP



**DELSAN GROUP**  
FINANCIAL SERVICES FIRM

**IN-DEPT ANALYSIS, PROFESSIONAL INDEPENDENT COUNSEL, PERSONALIZED SERVICE**

**How we stand out:**

- 1. QUALITY**
- 2. CHOICE**
- 3. SERVICE**



**DELSAN GROUP IS THE PERFECT BRIDGE TO YOUR INSURANCE SOLUTIONS**

## **1. QUALITY ADVICE & PRODUCTS**

*Professional advice & knowledge that makes a difference!*

Your interest is at the heart of our concerns. We are an independent brokerage firm; thereby, we have no direct or indirect interest in any financial institution or insurance company, we work with you, for you; in order to safeguard you & your investments from life's unexpected surprises. Our goal is to carefully analyze your needs and accordingly advise and make you aware of the very special financial tools and products that can make a difference in your life and in the life of your loved ones.

## **2. CHOICE & VALUE**

*Optimal clients deserve optimal value!*

It takes our professionalism and knowledge to analyze your needs and offer you the proper & perfect financial products; but it is our commitment to make sure that you pay for it a low premium accordingly. At The Delsan Group we offer products from most insurance companies in the country, and we spare no effort to obtain optimal premium rates for all the policies issued through our office.

## **3. PERSONALIZED SERVICE**

*We're there when you need us!*

At The Delsan Group we take great pride in our ability to provide clients with exemplary, dedicated service. We strive to exceed our client's expectations of personalized royal service, employing the highest standards of professionalism and sophisticated technology to achieve that goal. You can rest assured that the service you will receive, whether for commercial or personal security, will be comprehensive and outstanding, no matter how complex your portfolio and needs are.

**For more information on financial security, go to our website at [www.delsangroup.com](http://www.delsangroup.com) or call us.  
We will analyze your current coverage's and risk management needs, free of charge.**

**FOR A COMPLIMENTARY NO-OBLIGATION CONSULTATION CONTACT THE DELSAN GROUP NOW.**

**3400 Moishe Avenue, Boisbriand, Quebec, J7E 0B2**

*See also our Life & Retirement Financial Security Solutions Brochure*