



INSURANCE PREMIUM FINANCING



BERJAC has provided insurance premium financing to agents in the Pacific Northwest since 1963. Our continuing goal is to keep our programs prompt, courteous, accurate and as simple as possible. BERJAC is operated by a managing partner, which means you can expect immediate answers to your account servicing or financing questions.

BENEFITS OF PREMIUM FINANCING

- ▶ **Improved Cash Flow** – Premium financing eliminates the need for your clients' lump sum insurance payment, giving them greater control over their cash flow, preserving credit lines, and improving their balance sheet.
- ▶ **Consolidated Insurance Payments** – Multiple policies can be placed on one finance agreement providing a single payment plan for all necessary insurance coverage.
- ▶ **Quick Approval Process** – The approval process is more streamlined than that of other secured loans and is usually processed the same day it is received.
- ▶ **Endorsements** – Can be added to existing loan with a simple request form.
- ▶ **Loan Prepayment** – An insured may prepay their premium finance loan at any time. In most cases, early payment will result in a refund of interest charged on the contract.



Berjac of Oregon

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Eugene, OR 97404
(541) 688-1322
(800) 871-3083

Berjac of Portland

PO Box 1770
Lake Oswego, OR 97035
(503) 675-0912
(800) 466-5951

WE OFFER THE FOLLOWING

- ▶ **Flexibility** – Our system offers various rate, payment, and contract options customized to the agency and clients' needs.
- ▶ **Agency Reports** – We offer various agency management reports to keep you fully informed of the account status. Agency cancellation control if requested.
- ▶ **Web Based Quotes and Contracts** – Simply visit our website to access our user-friendly software for quotes and contract preparation.
- ▶ **Agency Incentives** – Various incentive options are available to the agency.
- ▶ **Prompt Payments to Agency or Company**
- ▶ **Competitive Rates**
- ▶ **Non-Recourse Contracts**
- ▶ **Prompt Service** – Berjac offices, conveniently located in Portland and Eugene, have provided prompt and courteous service to Oregon, Washington and Alaska since 1963.



Since 1963

www.berjac.com