



# Red Rock Insurance Services

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Your Partner for Unprecedented Trade  
Credit Solutions Across Canada

Red Rock Insurance Services is a leading Managing General Agent, dedicated to delivering Non-Cancellable Trade Credit Insurance solutions in collaboration with our broker partners across Canada.

## **Our Offering: A Robust 12-Month Non-Cancellable Policy**

**Explore the power of our 12-month  
Non-Cancellable Trade Credit Insurance  
policy – a shield against non-payment risks.**

Our policy covers up to 90% of your insured losses and is applicable to all shipments made during the policy period. Notably, this policy extends its protective embrace for an additional 12 month run-off period, ensuring comprehensive coverage for all receivables arising during the policy term until they find resolution. This strategic extension prevents claim denials stemming from timing misalignments with triggering events, reaffirming our commitment to safeguarding your interests.

## **Empowering Decision-Making with Discretionary Credit Limits (DCL)**

Embrace unparalleled decision-making autonomy through our Discretionary Credit Limits (DCL). This distinctive feature enables policyholders to green-light coverage within the policy's limits, contingent on adherence to established credit protocols. This feature is designed to bolster and collaborate with your experienced credit department, enhancing its capabilities rather than replacing it. We offer the flexibility to either cap or remove DCL loss limits, further empowering you to navigate your risk landscape with confidence.

## **Simple and Transparent Compensation Structure**

At Red Rock, simplicity defines our approach. Our policy structure is designed for clarity, with no hidden fees. We're paid for the risks we assume. Our compensation is derived solely from Policy Premiums, Year-End Adjustment Premiums, and Coverage Adjustment Premiums, ensuring our alignment with your risk exposure.

For more details:

[www.rris.ca](http://www.rris.ca)  
[info@rris.ca](mailto:info@rris.ca)

## Tailored Endorsements for Specialized Coverage

Adapting to the nuanced requirements of diverse industries, we've developed Specialized Coverage Endorsements. These endorsements stand ready to address unique payment terms, pre-shipment risk, and contractual intricacies, providing a bespoke layer of protection created for your industry's demands.

## Diverse Policy Structures to Suit Your Needs

Customize your coverage with Red Rock's versatile policy structures, including Whole Turnover, Named Buyer, and Single Debtor options. We're committed to tailoring solutions that fit your specific risk profile.

## Capacity that Empowers

At Red Rock, we empower our underwriters with in-house Underwriting Authority, granting them the ability to assess and make credit decisions for your policy, up to the maximum available. This unique approach ensures that the individual responsible for evaluating your policy holds full authority for the credit-related determinations, eliminating the delays associated with tiered decision making levels. With this streamlined process, you can expect prompt and well-informed decisions that align perfectly with your business needs.

## Benefits that Redefine Risk Management

Partner with Red Rock and unlock a range of transformative benefits:

- Fortify the stability of your Accounts Receivables, insulating them against the impact of bad debt losses.
- Extend credit limits to key clients with confidence, boosting sales opportunities.
- Harness stability while penetrating new customer segments and emerging markets.
- Leverage Red Rock's underwriting expertise, market insights, and credit exposure assessment to enrich your Credit Department's capabilities.
- Partner with a proven Trade Credit Insurance provider that brings ten years of underwriting experience with more than 100 claims paid.

Unlock the power of trade credit insurance with our services.

Collaborate with us now and transform your approach to risk management.