

# Trade credit insurance

Because the future isn't always as expected, we predict trade and credit risks today, to protect your cash flow tomorrow.

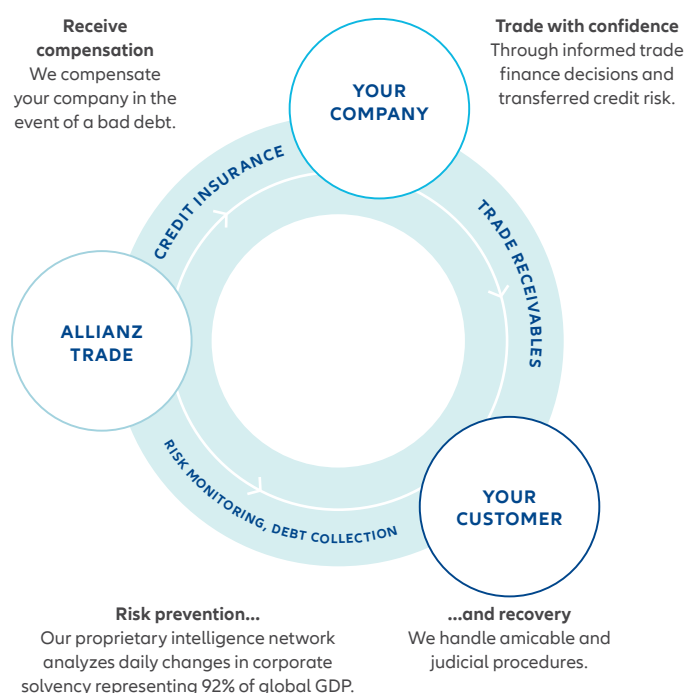
## What is trade credit insurance?

When you sell goods or services on credit terms, there will be non non-payment risks. Trade credit insurance -also known as accounts receivable insurance -protects your business when a customer fails o pay a trade debt debt.

## Did you know?

- >35% of the average company's total assets are accounts receivables
- You may only get back 4% of the debt owed if your customer becomes insolvent and you are not insured
- Credit insurance indemnifies up to 90% of the debt owed

## How does credit insurance work?



## Benefits of trade credit insurance



### Bad debt protection

- Prevent disruption to cash flow from slow payment, non-payment, and insolvencies
- Reduce the risk of key account concentration levels



### Sales growth

- Expand sales into riskier or new markets with favorable terms
- Grow with existing accounts and safely offer open terms to new accounts



### Financing & working capital

- Access better financing terms with our AA rating by Standard & Poor's, as banks will typically lend more capital against insured receivables



### Credit department efficiency

- Provide a structure and discipline for credit decision making
- Fast data data-driven credit decisions on customers, prospects, industries

Get a free financial health check on your customers now!

We'd love to help! Just give us a call or send us an email, and we'll be happy to find a solution together.

