



**Atradius Credit Insurance**

**Trading safely  
with an eye  
on opportunities**



“Without credit insurance a small company like ours could not afford to take the risk of selling to many markets that require payment terms, especially to unknown buyers and new markets.”

**Not only can I trade more safely, but I can also find new customers more easily**

We work in close partnership with you, providing you with up-to-date insights on markets and sectors, to support your strategic decisions on trade and business.

## Doing business with Atradius Credit Insurance

### We avert

With more than 95 years of credit management experience to draw on, we together with you, try to avoid late payments or even non-payments and insolvency. And, nice to know, our support can help you save time and give you peace of mind at the same time.

### We protect

The combination of our insurance products and our expertise gives you a layer of security when trading with your client domestically and internationally. As one of the oldest established credit insurers, we know our customers and their business. Our proximity to the market, our relationships with our customers, buyers and intermediaries as well as our access to information and market intelligence, can help us detect potential insolvencies before they are filed.

### We enable

As our customer, you can use our business information to help explore new clients and markets with confidence so that you can grow your business safely. Also, with our business information you can offer competitive credit to your clients.

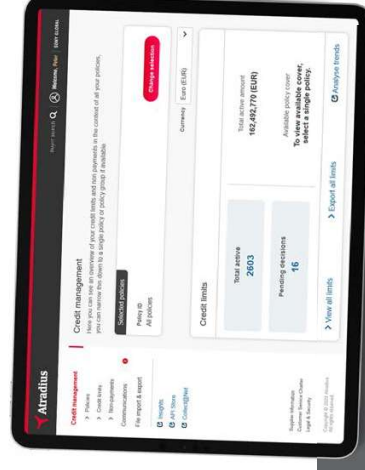
### We connect

Atradius offers the most advanced tools and services in the field of credit management available. With real-time access to business information via our state of the art online tools including Atradius Insights and Atradius Atrium, you will always be up-to-date and well informed.

### We do more

We also support businesses with additional products and services, including Bonding, Surety, professional Debt Collection and business information.

“I see my credit insurance as the safety belt of my business. You might not always like it, but it will rescue you when most needed.”



## AtradiusAtrium

24/7/365  
ACCESS TO POLICY AND  
CREDIT LIMIT INFORMATION

> 80%  
IMMEDIATE  
COVER NOTE

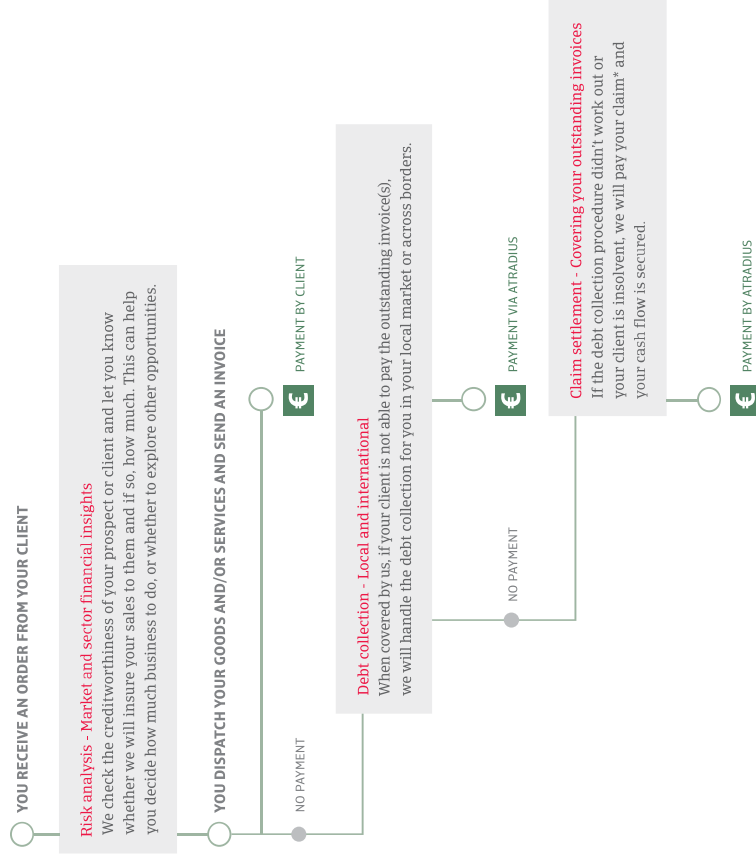
250 Million  
INFORMATION ON THE CREDIT  
WORTHINESS OF 250M COMPANIES

90%  
UP TO 90% COVER  
ON THE DEBT



## What is credit insurance?

Credit insurance protects your business from the risk of non-payment of invoices. This means your invoices are covered. So if your client can't pay you, you'll still get your money.



### With Credit Insurance

You can provide services or supply goods to your client safe in the knowledge that if a payment is delayed or your client becomes insolvent and you report that to us\*, we then arrange with your client a plan to settle the debt while preserving your ongoing business with them. If there is a loss, your insured business and cash flow is protected by submitting a claim\* to us for your loss and your financial situation will be far more stable.

### Without Credit Insurance

You have to do your own client research. Or you may need to pay for a consultant, employ a credit agency or other business information sources to check your clients' creditworthiness. Also, you will need to take the hit if your client fails to pay, or ask your client to secure a guarantee for you from their bank, or outsource your invoice collection (outsource your accounts receivable management).

## How to protect your business... and help it grow.

Atradius Credit Insurance not only covers your invoices, but also gives you access to market information and the benefit of prospect and client risk assessments by our experts.

### If you face non-payment you may benefit from:

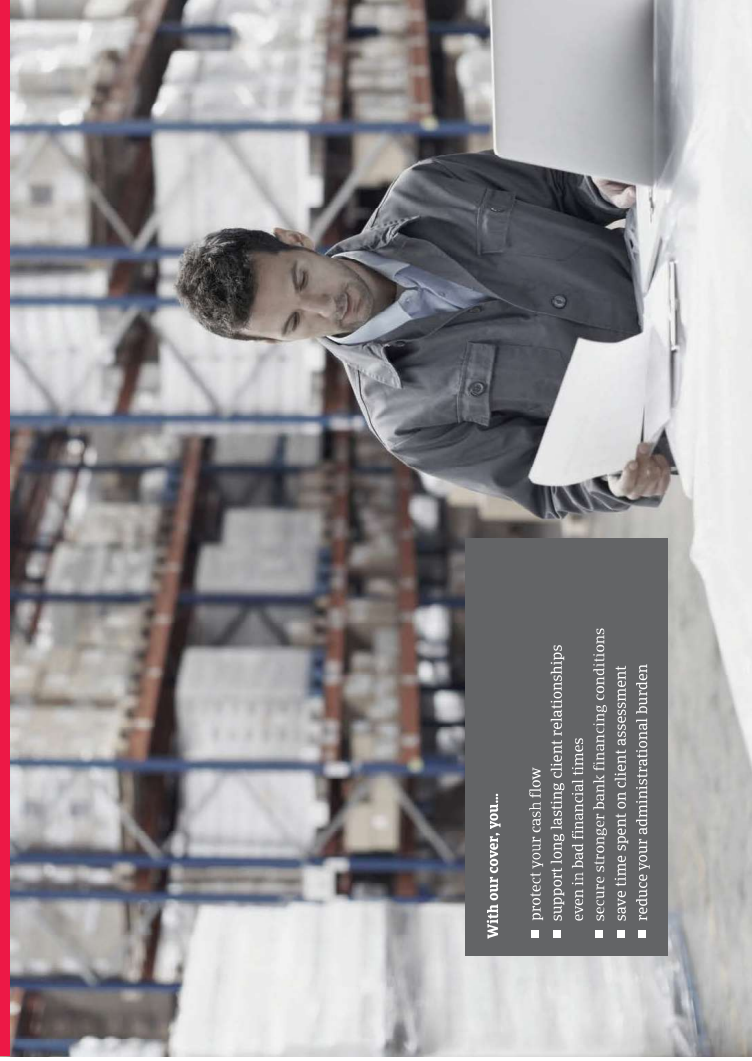
- All credit management activities in 'one house'
- Greater cost efficiency than using separate credit management companies / consultants
- Tax-deductible collection costs
- Rapid processing of claims
- Better insight of total costs for you

### Atradius Debt Collections

As an Atradius customer, you're automatically able to access and benefit from our integrated debt collections service, Atradius Collections. This is a feature of all our Credit Insurance policies and will not incur any additional cost for you.\* Our experienced debt collections team are located throughout the world to support your collection of outstanding invoices in any country, time zone, currency and language.

In addition, we can help you find new or additional clients and markets and can support your potential growth.

\* Please see your policy terms & conditions as the contribution to the collection costs may vary.



**With our cover, you...**

- protect your cash flow
- support long lasting client relationships even in bad financial times
- secure stronger bank financing conditions
- save time spent on client assessment
- reduce your administrative burden

# An increasing range of external factors can cause business instability



## Be covered even before you dispatch your goods and/or services

In addition to credit risk cover, we can also provide optional cover for the period from when the contract is made until credit risk cover commences at dispatch. Such cover is commonly known as Pre-Credit Risk cover (PCR). It is designed to provide cover against certain events occurring that could result in a loss arising during this period. For example, if you as the insured are producing products to meet your client's (buyer) specific requirements, and a Covered Cause of Loss occurs, leaving you with goods that cannot be resold or adapted for sale to another buyer, since they have been tailor made for that specific buyer\*.

## Sudden default... Never think "too big to fail"

Over the last couple of years we at Atradius have seen an increase in unexpected high profile insolvencies across the world that, due to their size, speed and circumstances, have surprised many. We define these as 'sudden defaults'. By their very nature, they are improbable, unpredictable and unimaginable. The unexpected can happen, which is why credit insurance is designed to protect your receivables from unforeseen customer default.

\* See your policy terms & conditions.

## Online tools

As an Atradius customer, you will have access to the latest portfolio management tools, Atradius Atrium and Atradius Insights. In addition to help you manage your client portfolio and policies, they also give you access to actual business information that may open doors to new opportunities. Furthermore, our publications such as Country Reports, Market Monitors and further analyses keep you up-to-date on sector and market developments.

Through our online tools and business information, you can stay up-to-date on:

- Policy status
- Your clients' creditworthiness
- Sector and market trends
- Your own credit position

**Economic risk**  
Atradius Credit Insurance protects your business from unpaid invoices due to a buyer's insolvency or inability to pay under the terms of a contract.

**Complex risk**  
When the circumstance of an extraordinary case requires high-level expertise, special attention and tailor made solutions, we are the right partner. Our unparalleled SRM (Special Risk Management) department is a team of international experts in the field of insurance, claims and recoveries. We will support you with collecting outstanding debts if and when the financial situation of your client starts to deteriorate.

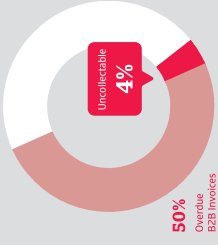
**Political and other non-economic risks**  
In addition to financial and economic exposure, political risks can also have an impact on your business. Trade wars for example, and an unstable political environment or changes of laws or regulations that prevent you from delivering to your buyer, can all impact your cash flow. In addition, increased bureaucracy, and the growing digital infrastructure such as online trade, make some bankruptcies difficult to foresee. Under the terms of your Credit Insurance, you can cover these risks.

## Unpaid debt

Each balance sheet of a company contains assets. Usually, debits are part of those assets. In some cases those debits (accounts receivable) can make up to 40% of the assets, which means that they have a high weight in the liquidity of a company.

## Overdue and uncollectible B2B receivables

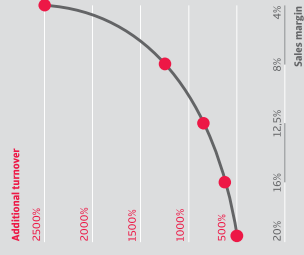
(% of total value of B2B receivables)



Sample: based on companies interviewed (active in domestic and foreign markets).

## An unpaid invoice means you have to gain additional volume of business

Example: With an unpaid invoice of €10,000 and a sales margin of 12.5% you will need to generate €80,000 (800%) additional turnover to compensate your loss.



For more than 95 years, Atradius has been at the forefront of new developments and innovations.

As you may expect from a professional organisation, Atradius provides you with the most sophisticated tools and services in the field of credit management at the present time - and we continue to invest in them. This not only leads to an improvement of our (internal) business processes but also brings enhanced connectivity, more reliable data, higher flexibility and increased speed of service and better transparency to you and your business.

Obviously, technologies like Artificial Intelligence, Big Data, algorithms, machine learning and other digital evolutions make it possible to offer you state of the art online tools. One thing remains unchanged: our personal approach towards our business partners.



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