



# Exploring the Benefits of Credit Insurance



## Reduce Bad Debt

Protect your accounts receivable when customers fail to pay.



## Be More Competitive

Extend longer payment terms and improve customer relationships.



## Greater Access to Financing

Negotiate better advance rates and improve relationships with lenders.



## Increase Working Capital

Insured foreign receivables become eligible collateral to borrow against.



## Lower Concentration Risk

Say yes to customers who wish to exceed their credit limit.



## Leave Collections to the Experts

Insurers take on the collection process when a claim is filed.



## Improved Credit Information

Check the creditworthiness of existing customers and vet prospects.



## Alternative Security

Credit insurance can often be more cost effective than letters of credit or bank guarantees.



## Diversify Sales Overseas

Expand sales into foreign markets with added peace of mind.



## Bad Debt Reserve Alternative

Free up capital and manage your accounts receivable more efficiently.