

Helping businesses manage risks
and opportunities. Since 1893.

Safely lend more with North America's
leading trade credit insurer





Count on the market leader

Feel secure in your customer's accounts receivable

In today's lending environment, the ability to offer your customers and prospects the most competitive loan structures is critical. When both your borrowers' export and domestic receivables are protected by trade credit insurance from Euler Hermes, you can lend significantly more against your borrowers' accounts receivable portfolio, without increasing your credit risk. In addition, by reducing the risk in the collateral, you may be positioned to offer more advantageous pricing than your competitors.

Euler Hermes' trade credit insurance protects your borrowers' accounts receivable against unexpected bad-debt losses due to insolvency or slow payment. This financial safety net enhances the value of the collateral and enables you to safely include export accounts when determining your customers' borrowing base. It also allows your customers to fuel new business growth, reduce bad-debt reserves and expand sales to new and existing customers. For your customers that export, their Euler Hermes policy covers them against political risks as well as commercial defaults.

Instant access anytime, anywhere

Through EOLIS, Euler Hermes' on-line system, both you and your customers can have instant, secure access to their policy information. This enables you to conveniently review your borrowers' coverage at any time and to monitor the progress of filed claims. EOLIS gives lenders the confidence of knowing their borrower's collateral is secure at any time.

Worldwide expertise

Euler Hermes is the world's premier trade credit insurer and is ultimately owned by German insurer Allianz. Together with its sister companies, Euler Hermes has a database with proprietary information on more 40 million companies, and provides coverage on shipments to more than 200 countries around the world. Additionally, the Euler Hermes group has a local presence in North America, South America, Europe, Asia, Australia and Africa, with more than 6,000 employees in local offices in over 50 countries.

Financial strength and integrity

Euler Hermes is rated AA- by Standard & Poor's and A+ (Superior) by A.M. Best*. Through its global alliance, Euler Hermes has the backing of the world's leading reinsurers. Most of Euler Hermes' reinsurance participants are rated A- or higher by Standard & Poor's.

When policy holders experience a covered loss, they can expect claims payments to be made in a timely manner (within 60 days for domestic receivables, slightly longer for international receivables).

A commitment to value-added services

Euler Hermes underwriters are industry specialists who work closely with your customers to provide in-depth credit analysis and ongoing account monitoring that offers early warning signs of potential credit risks, before they become losses.

* Ratings current as of 1/1/11



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