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



A company of Allianz 



Count on the market leader

Worldwide expertise

Euler Hermes ACI is a subsidiary of Euler Hermes, the world's premier trade credit insurer and is ultimately owned by German insurer Allianz. Together with its sister companies, Euler Hermes ACI has access to a database with proprietary information on more than 43 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 local offices in 51 countries.

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 your borrowers' export and domestic receivables are protected by trade credit insurance from Euler Hermes ACI, 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 ACI's 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 ACI policy covers them against political risks as well as commercial defaults.

Today, more than 20% of Euler Hermes ACI's policyholders have their lender listed as beneficiary on their policy.

Instant access anytime, anywhere

Through EOLIS, Euler Hermes ACI's 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, including the ability to see if a claim has been filed and the premium paid. EOLIS gives lenders the confidence of knowing their borrower's collateral is secure at any time.

Financial strength and integrity

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

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



A commitment to value-added services

Euler Hermes ACI 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 at 1/1/08