

Knowing you'll be paid
for what you sell



EULER HERMES
ACI

A company of Allianz 

Euler Hermes ACI provides credit management solutions for small, medium and large companies in all industries.

A trade credit insurance policy with Euler Hermes ACI allows you to sell with confidence, providing valuable protection against the consequences of domestic or overseas customer insolvency and non-payment.

When you insure your accounts receivable with Euler Hermes ACI, you can:

- Avoid catastrophic bad-debt losses
- Achieve financial objectives more confidently
- Safely expand sales
- Secure better borrowing terms
- Reduce bad-debt reserves

Euler Hermes ACI clients have instant, secure access to their policy information through the Internet. This enables them to obtain quick coverage decisions that can help them grant credit and close a sale fast.



Before doing business
with anyone else, it pays
to do business with us.



Protect your largest asset

Your accounts receivable are a critical component of your balance sheet – they directly affect your cash flow and profitability. Yet while you insure your company against property loss, liability, and other unpredictable, high-exposure events, you're leaving one of your most valuable assets open to loss.

There is a safer way to do business.

Experts in risk management

With more than 115 years of experience, Euler Hermes ACI is North America's oldest and largest provider of accounts receivable management solutions. Its underwriters are industry specialists who complement your credit staff with in-depth analysis and ongoing account monitoring that can give you an early warning of potential credit risks. As a member of the Euler Hermes group, the world's premier trade credit insurer, Euler Hermes ACI has access to a database containing proprietary information on more than 43 million companies worldwide.

Avoid catastrophic bad-debt losses

Trade credit insurance protects a company from catastrophic bad-debt losses – one of the top reasons for business failure. A large loss can lead to cashflow disruption, and the lost profit opportunity is difficult to recover. Without credit insurance, for example, a company with a five percent profit margin and a customer that defaults on a debt of \$100,000 will have to achieve additional sales of \$2,000,000 to make up for the lost profits.

Achieve financial objectives more confidently

Trade credit insurance enables you to:

- Achieve higher incremental sales
- Reduce collection costs
- Reduce days sales outstanding (DSO), which can improve cash flow and reduce borrowing requirements
- Avoid sales disruption caused by major bad-debt loss
- Maintain investor confidence and share price.

Safely expand sales

By minimizing risk, trade credit insurance enables your credit staff to trade at higher levels to your existing customers, safely extend credit to new, unknown accounts, and enter new domestic and international markets with confidence.

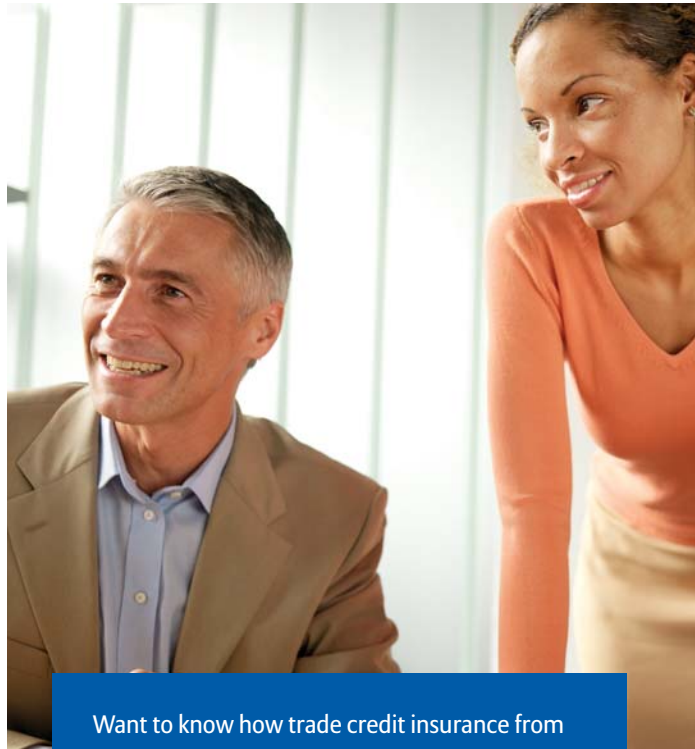


Secure better borrowing terms

Offering insured accounts receivable as collateral can improve your relationship with your lender. Most lenders will advance a significantly larger percentage of your receivables' value when they are protected by trade credit insurance, giving you the ability to borrow more working capital to help you grow your business. Also, in many instances your lender may reduce your cost of funds when you have trade credit insurance.

Reduce bad-debt reserves

In addition to loss prevention, trade credit insurance can be a valuable management tool that more than pays for itself by enabling you to reduce bad-debt reserves and safely increase sales. By placing a ceiling on bad-debt losses, you can release a significant portion of your reserves – a move that can have an immediate, positive impact on earnings. And you'll be replacing non-deductible bad-debt reserves with credit insurance premiums that are a fully tax-deductible business expense.



Want to know how trade credit insurance from Euler Hermes ACI can significantly increase your company's sales and profits while reducing your overall business risk?

Call today at 877-909-3224 or visit www.eulerhermes.us

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