

## Euler Hermes ACI unlocks access to one of its proven risk management tools



In partnership with Euler Hermes ACI (EH ACI), many clients have the flexibility to approve limited coverage for buyers that are not specifically named in their policy.

EH ACI is pleased to offer its customers an alternative method to evaluate and qualify the credit-worthiness of buyers. This offering is available exclusively through EOLIS, Euler Hermes' online policy management system, and will reduce the need for EH ACI policyholders to qualify their customers' credit through the use of mercantile agency reports, bank references, credit checks with other suppliers, or other costly and labor-intensive processes.

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### Euler Hermes ACI Regional Offices

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**Central Region**  
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**Southwest Region**  
Dallas, TX 800-527-0346

**Southeast Region**  
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**Western Region**  
Los Angeles, CA 877-901-3224



# EZ Cover - Fast. Easy. Secure.



## Risk Ratings Explained

Each member of the Euler Hermes Group risk rates the buyers in its database, which includes more than 43 million companies worldwide. Through EOLIS, EH ACI customers can access those ratings to qualify domestic buyers for trade credit insurance protection, known as **EZ Cover**.

EH ACI uses multiple sources of information to assign buyer risk ratings of 1-10, including:

- Personal visits with company executives
- Assessment of proprietary financials
- Mercantile agency information
- Local and national news sources
- EH ACI's internal claims and collections activity
- Past due reports on delinquent debtors provided from thousands of EH ACI's customers.

## How EZ Cover Works

This unique service provides the ability to multiply an assigned **EZ Cover** limit, based on the Euler Hermes risk rating, as the chart in the next column illustrates.

Euler Hermes Risk Rating	Generic Description	EZ Cover Multiplier
1	Exceptional	2 times
2	Excellent	2 times
3	Strong	2 times
4	Good	2 times
5	Average	1 times
6	Watch	1 times
7	Substandard	1/2 times
8	High Risk	0 times
9	Uninsurable	0 times
10	Failed	0 times

## How to Access EZ Cover

**EZ Cover** is fast, easy, and secure. EH ACI customers can access this service via EOLIS.

After logging on, an easy-to-follow screen is activated, which prompts the process to request **EZ Cover**. The screens have the same look and functionality as those used to request named coverage for your policy.

Customers can quickly view a summary of their current **EZ Cover** decisions and, in the event of a claim, a copy of the **EZ Cover** report serves as the initial required documentation to process your claim.

## Benefits of Using EH ACI EZ Cover

**EZ Cover** is a simple, efficient method to obtain coverage without the need for costly and unproductive phone calls, or accessing of mercantile agency reports to obtain credit or experience information for 12 months *for in-force policies*.

## For EH ACI clients, EZ Cover will:

- Provide coverage that is not subject to a discretionary limit aggregate
- Provide a more explicit form of coverage
- Reduce the need (and the related costs) for mercantile agency reports
- Result in simple, fast, and efficient claim filing
- Minimize administration of discretionary coverage
- Provide cost advantages compared to utilizing traditional qualifiers, like mercantile agency reports, bank reports, financial statements, or trade information. **EZ Cover** decisions are valid for 12 months and cost only \$35 each.

## Questions?

Please contact your EH ACI representative with any questions about **EZ Cover**, as well as how to take advantage of this new enhanced service.

