

Your Partner in International Trade, Investment & Structured Finance



Aon Trade Credit Asia





The ever-changing financial and political landscape makes it impossible to predict the future.

Even the wisest international economists and the most informed politicians can fail to fully anticipate the risks, despite their best endeavours.

Our ability to design insurances to suit your requirements, combined with our consultancy capabilities, go a long way towards ensuring that your business is fully protected.

Aon Trade Credit Asia looks forward to securing the future with you.

“Our culture encourages us to aggressively create lateral and innovative solutions for our clients’ needs at all times.”

Mission Statement

Aon Advantage

As the world's largest and most experienced trade credit and political risk broker, Aon Trade Credit has unrivalled expertise in helping companies and financial institutions. We design, arrange and negotiate insurance packages to suit your trade, investments and lending.



WORLDWIDE PRESENCE

Headquartered in Chicago, Aon Corporation is a leading provider of risk management services, insurance and reinsurance brokerage, human capital and management consulting, and specialty insurance underwriting. A key advantage is our broad view of the insurance industry. With an employee base of 52,000 people working in 600 offices in more than 120 countries, we can anticipate how changes in one sector can impact another, empowering us to integrate our services while leveraging our expertise across hundreds of disciplines around the world.

CREDIT RISK INSURANCE

Receivables may comprise over 40% of your company's current assets. How certain are you of being able to convert such debts into cash?

Company failure is part of the business environment. The world's economy and its political map continue to change rapidly. Even with good research and strong relationships, you may not be able to pinpoint where a loss might arise.

Credit insurance policies cover the risk of non-payment of trade debt, that is, amounts owing to you arising from goods and services you have supplied. Standard cover is for insolvency and late payment for domestic and/or export trade. You can add protection for political risks and for work-in-progress.

Using credit insurance, you can offer flexible payment terms and often operate higher credit exposures on your customers. This provides a platform to generate more sales without taking undue risk on your company's balance sheet.

TRADE FINANCE

Aon acts as an independent adviser and arranger of trade finance, for both international and domestic businesses. Not being tied to any one provider, Aon seeks the best terms available for each transaction. Aon aims to secure the most cost-effective and flexible terms to meet its clients' needs, using the widest range of international and specialist financial institutions available.

By introducing a new blend of financing and insurance to the field of trade finance, we are able to make available a wealth of experience in forfaiting, receivable finance and letter of credit financing.

Aon also arranges:

- Pre-export and Pre-import financing.
- Credit enhancement and securitisation facilities.
- Non-recourse invoice discounting for both specific buyer and whole turnover sales.





Benefits

PROTECT YOUR CURRENT ASSETS

Credit insurance transfers your customer payment risk to an insurer, risking its balance sheet and not yours.

SECURITY FOR GOODS MADE TO ORDER

You can extend your policy to cover the risk of credit or political risk frustration of your contract before despatch.

GAIN COMPETITIVE ADVANTAGE

Credit insurance allows you to capitalise on sales beyond your normal risk appetite.

INCREASE YOUR CREDIT LINES WITH LENDERS

Trade finance banks recognise the enhanced value of the credit insurance on your debts. This improves the cost of borrowing.

REDUCED BAD DEBT PROVISION

With credit insurance, you can reduce your bad debt reserve, thereby improving your profit and loss statement.



Why take a chance on anyone other than the market leader?

Aon Trade Credit Asia helps companies and institutions protect their international trade, foreign investments and lending against political risks.

POLITICAL RISKS CAN CAUSE:

- Your investments, assets and loans to be lost when welcoming governments suddenly turn hostile.
- Your contracts to be frustrated as a result of government or customer default, contract breaches, trade sanctions, embargoes or currency exchange issues.
- Your business to be thrown into turmoil by war, revolution, civil war, insurrection or terrorism.

We will work with you to identify, assess and protect against the political risks that may threaten your business.

The combination of our specialist consultancy services, tailored insurance products and comprehensive information will give your business the support and security you need when you are operating in a foreign environment.

THE DANGERS OF DOING BUSINESS ABROAD, PARTICULARLY IN UNSTABLE PARTS OF THE WORLD, ARE MANY AND VARIED.

Over time we have developed a portfolio of insurance products and facilities that are second to none.

All our products can be tailored to cover the particular demands of your business, the territories in which you operate and their financial, economic, political and legal environments.

COVER CAN BE SELECTED FROM THE FOLLOWING:

- **CONTRACT FRUSTRATION** for export and import contracts, counter trade, prefinance or barter deals
- **EXPROPRIATION** for projects and other permanent or mobile investments and assets
- **NON-HONOURING** covering government guarantees and obligations
- **REPUDIATION** covering cancellation of concessions and operating licences, breach of contract and currency inconvertibility
- **POLITICAL VIOLENCE** for projects and other permanent or mobile investments and assets
- **UNFAIR CALLING** for on-demand bid and contract bonds and guarantees
- **NON-REPOSSESSION** for assets or equipment leased or mortgaged to overseas lessees
- **TRADE DISRUPTION** covering consequential loss following political events or other disasters





We have the solution

The range of products and services that we provide, combined with our vast experience across all business sectors, means that Aon Trade Credit Asia will always have a solution.

OUR EXTENSIVE RANGE OF SPECIALIST SERVICES ALSO INCLUDES:

- Industry specific, global or selective country and political risk analysis
- Claims and recovery advice
- Sourcing for financial bonds
- Advisory to government agencies
- Training and seminars

WE ACT FOR A WIDE RANGE OF CLIENTS INCLUDING:

- Banks involved in projects, structured finance, exports, commodity and trade finance
- Importers and exporters, whether involved in manufacturing, distribution or the service industries
- Commodity traders and counter-traders
- Contractors involved in construction and infrastructure projects
- Multi-nationals and other investors
- Insurers and re-insurers, including government agencies
- Captives
- Capital markets



Would you like to reduce your bad debt provision?

Do you need to improve your Days Sales Outstanding?

Would more flexible terms of sale make your products more competitive?

Is your overseas expansion plan being hampered by political uncertainty?

Would greater debtor and investment security enhance your credit standing with investors, lenders and suppliers?

**IF YOUR ANSWER IS
'YES', CONTACT
AON TRADE CREDIT ASIA**

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*Aon Trade Credit Asia
provides you with
peace of mind*



AON TRADE CREDIT NETWORK IN ASIA

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Malaysia

Tel: 60 3 2095 6628 Fax: 60 3 2095 6618

Pakistan

Tel: 92 21 565 1105 Fax: 92 21 565 1108

Philippines

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