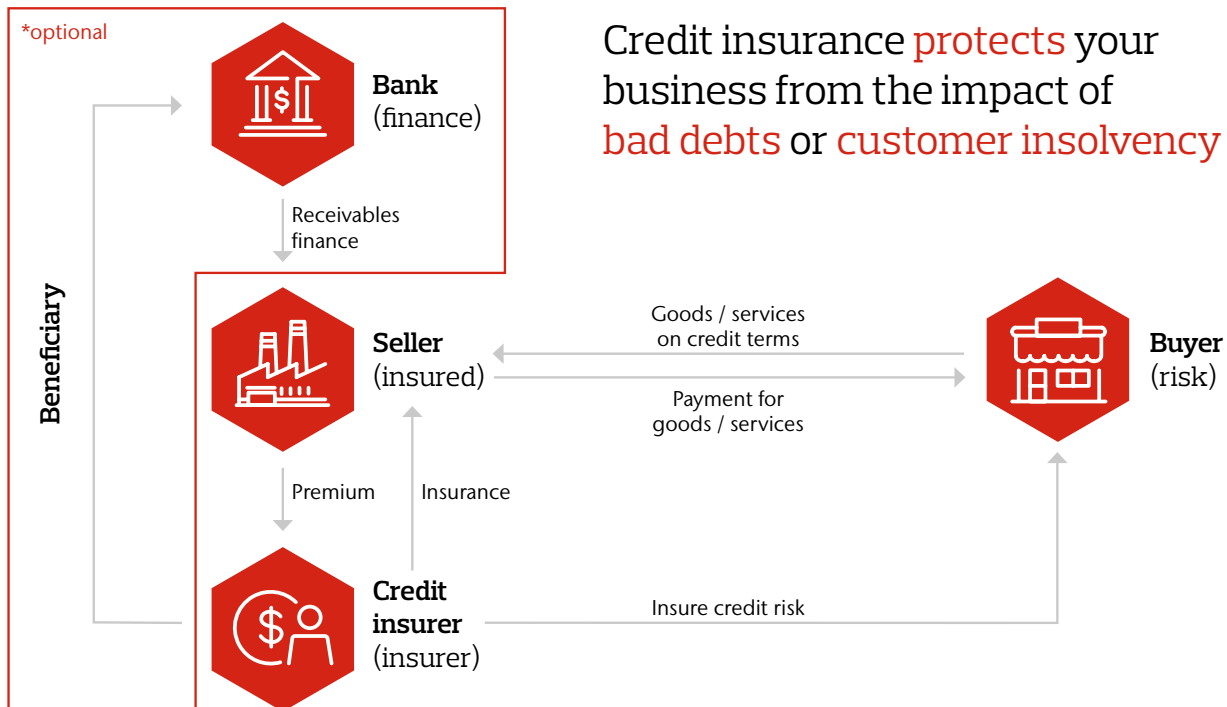


# Credit Insurance Fact Sheet

## Visualizing the Credit Insurance Dynamic



- 1 Credit insurer analyzes credit worthiness of your buyer - thus payment defaults can be prevented in advance
- 2 You deliver goods to your buyer - based on open term sales you can grant a credit period before payment is due
- 3 Within the granted credit period the buyer could go bankrupt or simply not pay your invoice after the due date
- 4 The insurance helps with the debt collection procedures and covers the collection cost or possible legal costs
- 5 If the debt collection is not successful or your buyer goes into bankruptcy, the insurer pays the open invoice

## Key Drivers for Credit Insurance



### Embeds credit management discipline

- Access to credit risk expertise and analysis
- Extend your credit terms



### Enhances working capital

- Reduce bad debt provision
- Facilitate access to finance
- Quick indemnification
- Cost effective security provision



### Empowers business growth

- Promote sales growth whilst maintaining controls
- Support with sales to higher margin markets
- Support with mergers and acquisitions



### Protected from bad debt

- Transfer risk to insurer's balance sheet
- Identify potential future losses
- Peace of mind

# Main Types of Credit Insurance Solutions



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## Embrace the Aon Advantage

### No. 1 Global Credit Broker

in terms of premium placement

#### Review

We will seek your input on how we are doing both through informal feedback session and annual surveys

#### Deliver

We will follow through on our plan, executing with excellence and tracking all outcomes of our partnership



#### Discover

Our multinational team will collaborate to understand both your near- and long-term business aspirations, whilst establishing how we can add value and aid your organization in responding to changing market dynamics

#### Develop

We will jointly author a plan to define how our tailored solutions and extended expertise will effectuate success within your trading activities

## Get an Idea of Cost and Request an Offer

Costs are usually around 0.1% on the insured turnover amount or in case of single buyer solutions around 1% on the insured exposure. Credit Insurance is a highly, tailor-made solution and thus costs depend on various aspects such as payment terms, credit worthiness of buyers, country risk, products traded and the tailored solution.