Swiss Re

Financial Products

In today's changing economic environment, standard credit insurance policies are no longer always appropriate. At Swiss Re we recognise the need to adapt to your individuality, we do not offer a one size fits all approach.

We have developed a range of products that protect the financier. Policies that cover financial institutions against a multitude of funding arrangements, providing there is always an underlying trade transaction associated.

Our financial products are designed with the flexibility to meet all the needs of credit protection. The policies protect the financier against non-repayment of trade based funding. This is a mutually beneficial arrangement that both protects the financier and encourages access to funding for their clients.

Factors and Invoice discounting

Banks and finance houses that advance their clients' money based on the invoices that they generate for their buyers. We can consider insuring non recourse arrangements.
Non-recourse meaning that the financial institution have no recourse to the client if the invoice is not paid. The financier has the insurable interest and the policy would protect against the risk of default on the debt that is owed to them.

We recognise your receivables purchase facility and the arrangement between supplier, insured buyer and financier.

Supply Chain Finance

Supply Chain Finance (SCF) is an increasingly popular method of promoting trade. Normally a strong buyer is looking to utilise their balance sheet to support their suppliers. To do this a finance house provides funding to support trade for their clients by paying monies up front or early in order to facilitate the transactions. This helps the supplier with their cash flow enabling them to honour their contracts to supply goods or services to the supply chain.

We recognise disbursements made in line with the supply chain finance facility and protect against the non-payment of this element.

Trade Finance

A sale and purchase agreement is in place between the Insured Buyer and third party supplier. It is secured upon the Financier's agreement to offer an irrevocable payment undertaking on behalf of the Insured Buyer for the supply of goods in favour of the third party supplier.

Without this upfront funding the manufacturer may not want to produce the goods as they may view the buyer as poor credit.

Funding arrangements can come in many forms. Here at Swissre we consider all options in order to arrange the suitable cover most necessary for your business to operate successfully.

Other financial protection products we offer include Supplier Default, Stock Finance and Insurance Premium Funding. Shaping the future of Trade Credit Insurance.

Further information

If you have any queries please contact your commercial underwriter or broker, or alternatively email us at
Email: tci_support@swissre.com