

Trade Credit

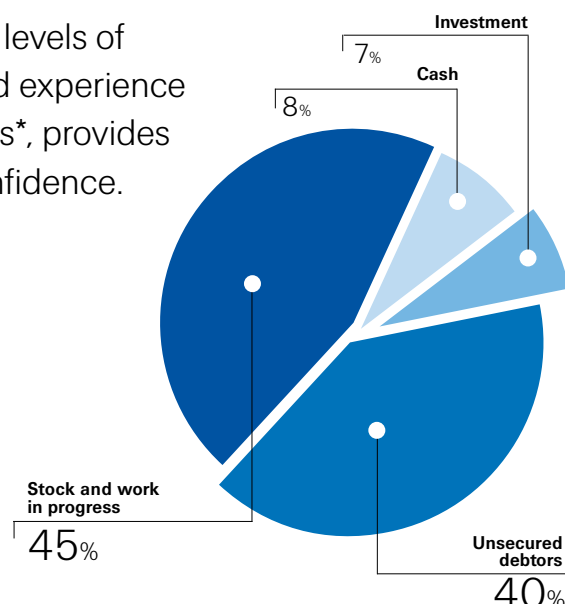
Credit management solutions that can help your business grow

SwissRe offers a competitive product range and high levels of service within the credit industry. Our long history and experience with trade credit insurance and debt recovery services*, provides the right balance to help your business grow with confidence.

*Debt recovery services available via Approved Collection Agencies.

Why trade credit?

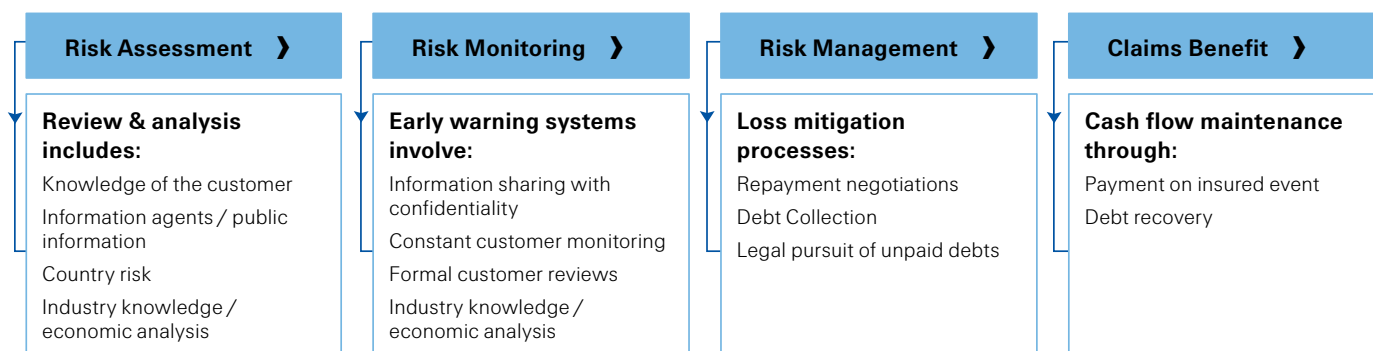
Trade credit insurance takes the risk out of providing customers with credit terms. We provide cover against commercial bad debts protecting one of your most important assets – your cash flow. On a typical balance sheet, uninsured debtors represent an average of 40% of your current assets. Trade credit insurance is an ideal solution to protect this valuable asset, your business profitability and enhance your credit management processes.



Benefits to you

- Early warning system for bad payers or poor risks, assisting in avoiding a bad debt
- Indemnity up to 90% of each unpaid debt
- Credit management tools to assist in managing your debtors (QCheck, collections and legal action)
- Option to have claims paid in the currency of loss (major international currencies only)
- 24/7 access to Trade Credit System (TCS) web based portal delivering real time decisions and easy management of your insurance needs
- A policy that may improve your banking arrangements
- Confidence when dealing with new customers or entering new industries, regions or sectors

Risk management model



For more details contact your broker or Trade Credit Underwriting Agency NZ Limited at <https://corporatesolutions.swissre.com/insurance-solutions/credit-surety/trade-credit-insurance/>