



## TRADE CREDIT INSURANCE SCHEME



Non-payment of a trade debt can cause serious impact to the way your business is managed. Security of payment cannot be taken for granted, especially when many of your customers are in foreign markets where laws can be uncertain. As companies extend their operations across national boundaries, prompt payment by their customers is critical.

Trade credit insurance protection, which was once considered necessary only for major trading companies and manufacturers, is fast becoming a standard resource for companies of all sizes looking to protect their cash flows and balance sheets.

To help businesses transact with more certainty, Marsh has created a tailor-made trade credit insurance facility for small and medium size enterprises across Asia. The scheme offers significant benefits on coverage, price, and service. Marsh has partnered with Euler Hermes, the world's leading trade credit insurer, to offering competitive premium rates, together with increased service levels normally only available to large clients across Asia.

Managed by Euler Hermes, the facility offers:

- 90% indemnity of your insured loss
- Fixed premium with no premium adjustments so you can budget your premium investment effectively
- Premium as low as US\$ 10,000 per year

- Free buyer limit fees (up to 30 Buyers)
- A tiered Low Claim Bonus (LCB)\*
  - 1st Policy Year – 10% LCB
  - 2nd Policy Year – 15% LCB
  - 3rd Policy Year & Onwards – 20% LCB
- Local Marsh servicing and support on risk and commercial issues

One of the reasons Euler Hermes was selected to provide this program was because of their sophisticated and easy-to-use technology platform, EOLIS, which will enable you, as a client of Marsh, to:

- Manage your credit insurance policy and apply for limits on your buyers online 24/7
- Enjoy a 48-hour guaranteed turnaround time on quotations and buyer limit decisions
- Access 40+ million buyers listed in Euler Hermes' proprietary risk database

\* subject to renewal





## ABOUT EULER HERMES

Euler Hermes is the worldwide leader in credit insurance, with global market share of 34% and more than 6,000 staff worldwide, and one of the leaders in the areas of bonding, guarantees and collections. With a presence in over 50 countries, Euler Hermes has its global headquarters in Paris and regional headquarters in Hong Kong, and is listed on the Euronext stock exchange in Paris. It receives more than 20,000 credit limit requests per day, with 85% of these requests processed in less than 48 hours, and indemnifies 1,700 claims per week.

A company of Allianz, Euler Hermes is rated AA- by Standard & Poor's (rating reconfirmed in July 2012).

## ABOUT MARSH

Marsh's Trade Credit Practice has the depth of experience to provide your company with insurance solutions to actively manage your credit and non-payment risk.

Marsh's Trade Credit Practice brings together longstanding relationships with the credit insurance industry, a detailed knowledge of your business, and sophisticated risk management resources to help your company anticipate, understand, and respond to changes in the credit environment.

For more information about Trade Credit Insurance and other solutions from Marsh, visit [marsh.com](http://marsh.com), or contact your local Marsh representative.

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