

THE CREDIT INSURANCE FOR YOUR COMPANY

Allianz Trade Protection against credit losses

You regularly give your customers credit – by supplying goods and services that are not paid for immediately. We offer you reliable protection against possible losses in the process.

Outstanding receivables are real risk capital – if the debtor becomes insolvent, you will be left empty-handed. With trade credit insurance from Allianz Trade, you get ideal protection against such a scenario: we continuously assess your customers' creditworthiness, take care of debt collection and, if the worst comes to the worst, reimburse the loss.



The compelling benefits for you:

- **Insurance that protects your company's existence.**
- **Assurance of your company's liquidity** and profitability through income security.
- **Continuous credit checks** on your customers by the world's leading credit insurer's team of experienced specialists (KYC).
- **Assurance of your working capital** through better financing options.
- Your claims are **covered almost everywhere in the world** against economic risks.
- **Modular coverage extensions** – tailor your cover to your specific needs.
- Expand safely **into new markets with new customers.**



Solution for:

Companies of all sizes – from **SMEs to large corporations.**



Insured risks:

- Your receivables from supplies of goods, work and services to commercial customers worldwide.
- We already pay in the event of **protracted default** – and not only if the debtor is **insolvent.**



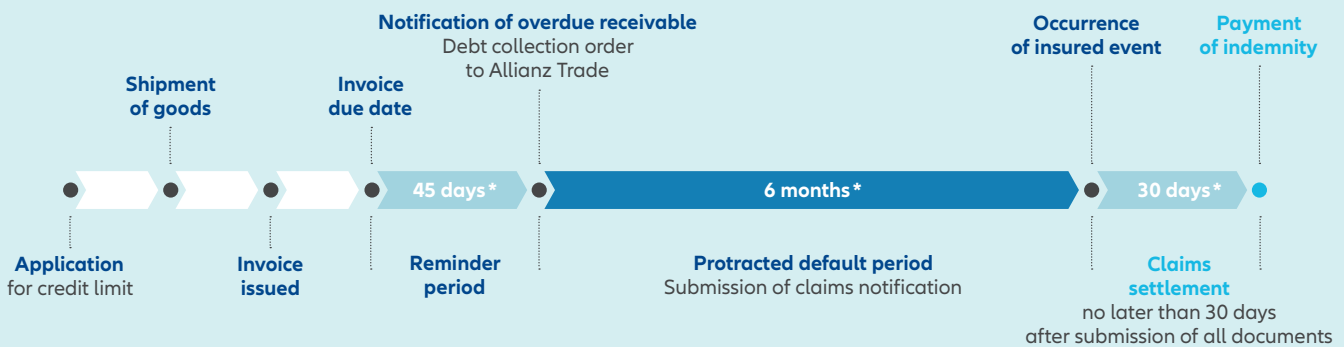


Choose Allianz Trade:

- **A strong partner** offering maximum security at your side: Allianz Trade is the world's leading credit insurer and has an excellent capital base.
- **Integrated debt collection service** possible. Experience shows that this can significantly reduce the number of your invoices that go unpaid.
- Conveniently manage all your receivables online and get credit limit decisions quickly, often in a matter of just seconds, via the **EOLIS online service**.
- **Personalised service** from local contacts for all issues related to credit insurance.
- **Monitoring of the payment behaviour** of 85 million companies in over 160 countries.
- With **Allianz Trade BoniCheck**, you can keep an eye on your business partners' insolvency risk at all times.
- With **Allianz Trade API**, you integrate the connection to Allianz Trade directly and securely into your company software. Synchronous data exchange makes many processes faster and easier.

Good to know:

This is how we indemnify you in the event of an extended delay in payment (“protracted default”)



* This diagram is just an example. The time periods and deadlines in your contractual documents apply.



Any questions? Here are some FAQs:

• I know my business partners, so why shouldn't I trust them?

Trust often isn't enough. Your customers may get into difficulty through no fault of their own – for instance, as a result of sudden external events. With credit insurance from Allianz Trade, you always find out straight away if payment problems are becoming apparent.

• Isn't insurance cover of this kind quite expensive?

A credit loss can cost much more. To offset a loss of CHF 100,000, for example, a company with an average return on sales would have to generate additional sales of approximately CHF 2.5 million! The most expensive scenario is of course if your company itself is at risk of insolvency due to a large credit loss.

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