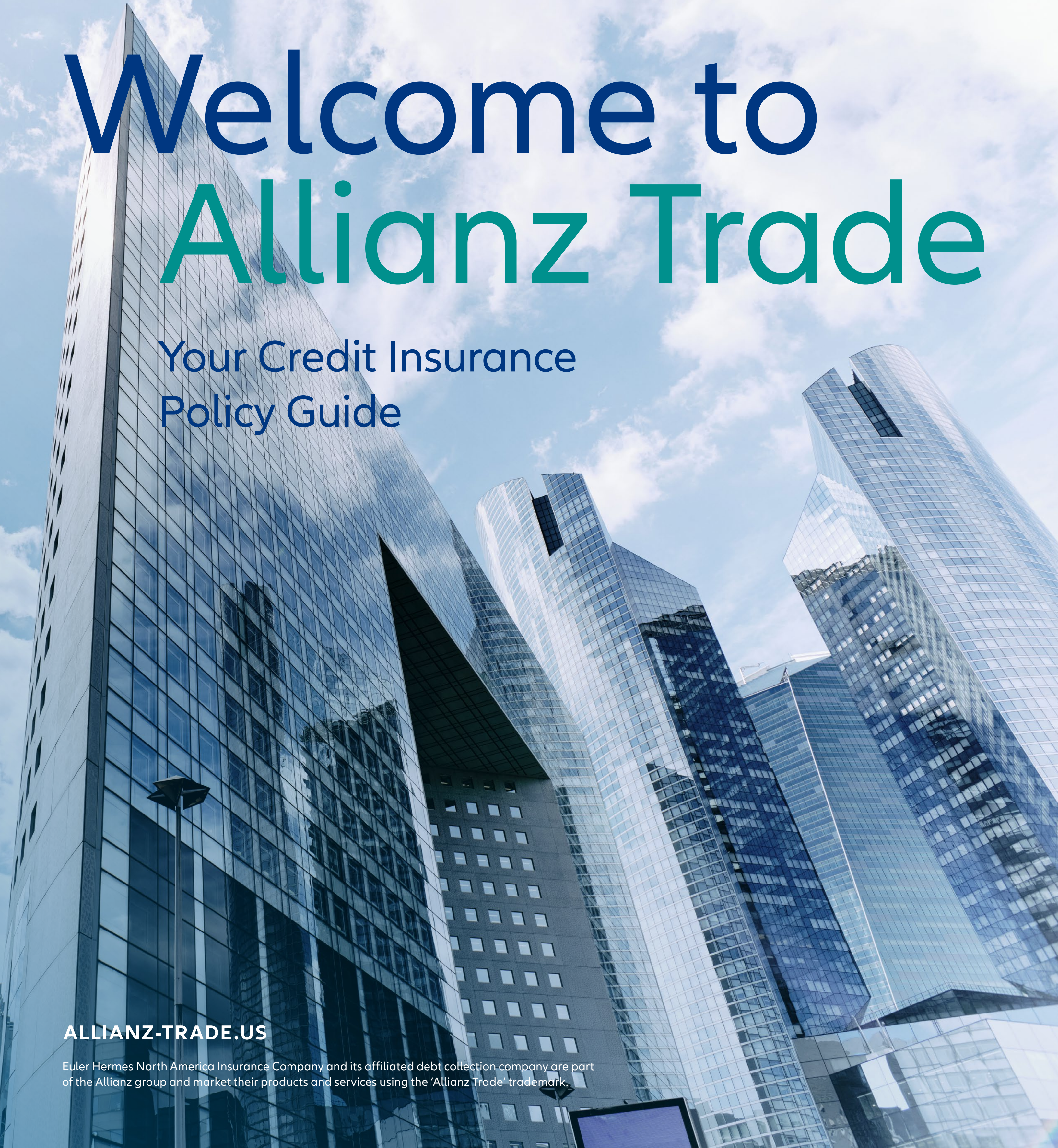
Allianz Trade

Welcome to Allianz Trade

Your Credit Insurance Policy Guide



ALLIANZ-TRADE.US

We would like to express our appreciation for allowing us to become your credit insurance partner. We consider it a privilege to include you in our list of clients and are committed to fostering a value-added relationship. To ensure you get the most out of your policy with us, we've outlined below key responsibilities that will help make this partnership a success.

Your Policy Details

What are Allianz Trade's responsibilities?

- **Ongoing monitoring of your buyers' financial health**, including alerting you in the event that a change in their status impacts our ability to cover the buyer. An important part of our process for conducting this ongoing analysis is proactive outreach to your buyers to request updated financials – a step which we can often work in partnership with you to be more successful. If a decline in your buyer's financial health results in a reduction or withdrawal of coverage, we will provide you advance notice to help you complete shipments – typically 30 days, unless your policy wording indicates otherwise.
- **Indemnification of covered buyers** – In the event of a bad debt loss on one of your covered buyers, you may submit a claim and we will pay it promptly, per the parameters of your policy wording.
- **Provide you with timely and actionable economic intelligence, strategic forecasting, and market-specific analysis** that can help guide your strategic business decisions.

What are your primary responsibilities?

- **Submitting Overdue reporting** on any and all covered Past Due buyers once per month in Allianz Trade Online.
- **Completing a Final Sales Report (FSR)** to declare final sales volume at the end of the policy year in Allianz Trade Online.
- Ensure a process is in place to provide Allianz Trade with prompt payment.
- In the event of a claim, **clients must submit a claim form** and all accompanying documents by their claim filing deadline.
- **Partner with us to obtain financials** – Allianz Trade will proactively contact all monitored buyers to obtain updated financial statements, one important source of information from which we base our credit limit decisions. Since provision of these statements is optional, these requests can sometimes be ignored. Our clients' partnership in this effort can help improve our mutual success. Consider providing your permission for us to disclose your company's name to your buyers when we contact them for financials, as this makes them statistically more likely to respond. In the event that our attempts to receive financial statements are not answered, Allianz Trade may also reach out to you for help – any assistance you can provide improves our ability to make the best informed credit decision possible.

Table of Contents: Everything You Need to Navigate Your Policy

Allianz

Your Credit Insurance Policy Guide

Key Contacts

Policy Management

Allianz Trade Online Quick Start Guide

Your Personalized Team of Allianz Trade Experts

When to contact?

Customer Service Partner

Contact your CSP for any and all policy-related questions from invoicing to questions about credit limits. The Customer Service Team solves 95% of our customers' issues within one call.

Sales Agent

Contact your Agent for any questions specifically relating to the sale or renewal of your policy.

Headquarters

Allianz Trade North America Headquarters
800 Red Brook Boulevard
Owings Mills, MD 21117
CustomerExperienceTeam@
allianz-trade.com

Contact our headquarters for any general questions about Allianz Trade.

Allianz

Allianz Trade

Your Credit Insurance Policy Guide

Key Contacts

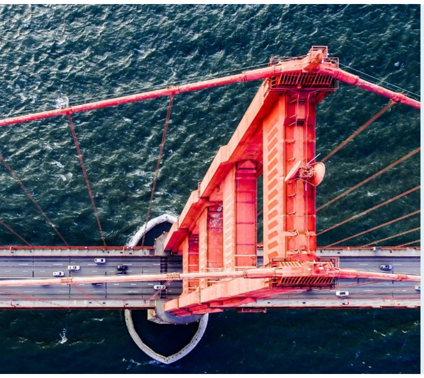
Policy Management

Allianz Trade Online Quick Start Guide

Are You Maximizing Your Allianz Trade Credit Insurance Policy?

A partnership with Allianz Trade provides you with more than just a credit insurance policy. As a valued Allianz Trade client, you gain access to a multi-purpose strategic tool designed to meet the changing needs of your business. Here are several ways you can make the most of your relationship with Allianz Trade:

Description:	What you can do today:
USE OUR KNOWLEDGE TO STEER YOUR BUSINESS.	
Through our worldwide research team, you have actionable economic intelligence and market-specific risk analysis at your fingertips. Armed with this information, you can extend more credit to your customers and expand sales to new prospects.	Sign-up to start receiving this information directly. Visit allianz-trade.us/economic-research to choose from a variety of Allianz Trade publications that we can send you weekly, monthly, or as often as they are available.
EXPLORE NEW WAYS TO GROW SALES SAFELY, BOTH DOMESTICALLY AND ABROAD.	
In today's ever-changing marketplace you can't afford to miss opportunities. Your Allianz Trade policy is not only a safeguard against risk; it is a tool you can leverage to sell more with confidence.	Use our online policy administration system, Allianz Trade Online, to evaluate credit risks for new and existing customers. You may be able to offer more competitive terms or raise limits for those customers that have current credit restrictions.
RELY ON US FOR FINANCIAL PEACE OF MIND.	
Our comprehensive risk monitoring process provides advance warning of potential threats, helping you avoid loss before it occurs. As added protection, if a default does arise we pay when your customer does not.	Have you allowed Allianz Trade to disclose your company's name to your buyers when we contact them for financials? This simple step gives us an advantage in helping you anticipate risks. If you'd like to provide permission for us to disclose your company's name, contact your servicing team using the contact information in the Key Contacts section.
TAKE ADVANTAGE OF CREDIT FUNCTION SUPPORT AND EASY-TO-USE TOOLS.	
The Allianz Trade team is an extension of your team. Our industry specialists conduct in-depth credit analysis and ongoing account monitoring to strengthen your credit management procedures Our online policy administration system, Allianz Trade Online, simplifies policy management.	Start exploring Allianz Trade Online for instant, secure access to policy information and fast coverage decisions. Reference the Allianz Trade Online Quick Start Guide in your policy binder to get started.
OBTAIN GREATER ACCESS TO FUNDING AND BETTER FINANCE TERMS.	
Your bank may limit what you can borrow based on the perceived risk of international receivables, concentration of sales to large customers, or age of certain accounts. However, your Allianz Trade credit insurance policy can enhance your borrowing relationship.	Consider notifying your lender that your accounts receivable are insured with Allianz Trade. Many Allianz Trade customers find they can gain access to more working capital, thereby increasing liquidity and also securing more favorable borrowing rates.



CAP
Product Suite

Extending more credit often goes hand-in-hand with increased risk. That's why Allianz Trade offers CAP, CAP+ and Power CAP—to provide coverage beyond what's available through your existing Allianz Trade policy—so you can make the most of every sales opportunity.

Coverage when it counts

CAP programs are a set of credit insurance products that can be endorsed to your existing Allianz Trade policy, enabling you to purchase additional coverage on credit limits that have been fully or partially declined. Our primary objective is to offer the most coverage under your existing policy, but there are situations where you have a need for coverage on higher risk buyers or those buyers for which limited information is available. These products allow you to make strategic trading decisions while maintaining sound financial management.

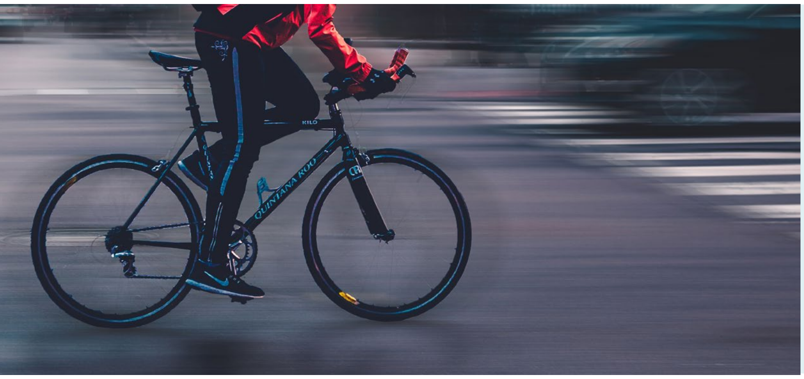
How does coverage work?

- Terms of the program mirror your existing Allianz Trade credit insurance policy
- Both domestic and select export markets are covered
- Coverage is available for as few as 3 months, or as long as you need the limit
- Policy deductible is not applied to CAP claims
- Policy loss ratio is not impacted by CAP claims
- Not all buyers are eligible

When to consider CAP

- If you need more coverage on a partially approved limit
- If you need coverage on a declined limit
- If you currently have A/R exposure above your approved limit
- If you have peak season, one-off, or special sales opportunities

CAP Product	Situation	Limit Size	Price	Where to request coverage	Fees
CAP+	Declined credit limits	Up to $75,000	6% per year (or 0.5% per month) of the value of the limit	Allianz Trade Online policy management system	One time $25 credit limit fee
CAP	Partially approved or reduced limits	Up to $3,000,000	2% per year (or 0.167% per month) of the value of the limit	Allianz Trade Online policy management system	One time $25 credit limit fee
Power CAP	Any large coverage need	Typically $3,000,000 and above	variable depending on several risk factors	Direct through Allianz Trade representative	No credit limit fee

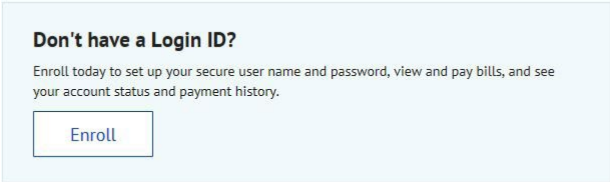


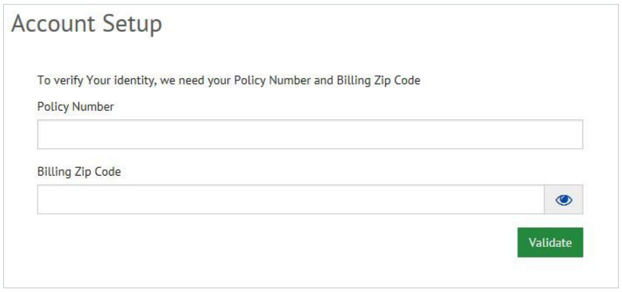
E-Bill Express Quick Reference

Click here for direct access

Enrolling in E-Bill Express

1. Access E-Bill Express through a link on the website or enter the URL into a browser.
2. Click 'Enroll'.
3. Enter your policy number and billing zip code in the Enroll form. Click 'Validate'.
4. Enter information in required fields indicated by a red star. Click 'Continue to Login & Payment'.
5. Choose Login ID, Password, select security image and label, select security questions and fill in answers, check on terms of service. Click 'Continue to Billing and Payment'.
6. Select Payment Method at the top of the page and click 'Continue to Step 3B'.
7. Enter Payment Account information, check the I Agree box. Click 'Finish Enrollment'.





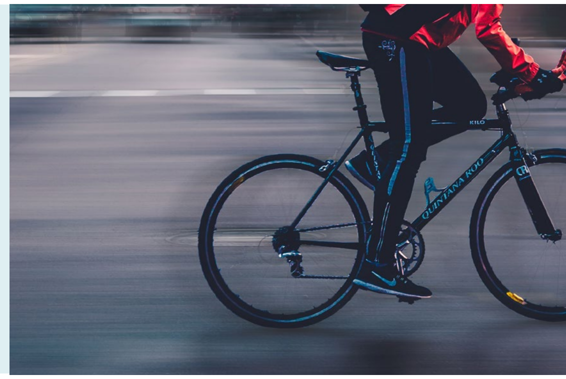
Responding to Your Email Activation Invitation

1. Go to your email account and open the email just sent to you. Click on the 'Activate' button or hyperlink.
2. Your access is not activated until you click on the 'Activate' button and you will not be able to make payments.

Euler Hermes North America Insurance Company and its affiliated debt collection company are part of the Allianz group and market their products and services using the 'Allianz Trade' trademark.

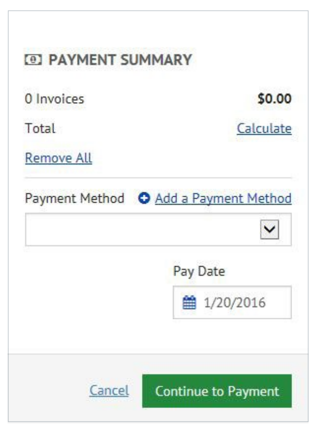
E-Bill Express Quick Reference (continued)

Click here for direct access



Logging into E-Bill Express

1. After you activate, you may log in to pay your bill.
2. Enter your Login ID and Password in the designated fields. Click 'Login'.
3. On the Home page, click 'Pay My Bills' hyperlink on the top of the screen to pay certain bills.
4. Click the check box in the beginning of each row to select the bill you want to pay, enter or change the Payment Amount, select the Payment Method on the right hand side of the screen, select the payment date. Click 'Continue to Payment'.
5. Confirm payment information and check the box "By Checking this box…" agreeing to the Terms and Conditions. Click 'Make Payment'.
6. The confirmation page will display. Click 'Return to Pay My Bills' or 'Log Out'.
7. To pay all open bills at once, click 'Continue to Payment' on the 'Home' page.



Introducing Allianz Trade Financial Connect

In situations where limited information is available on your buyers (i.e., your current or prospective customers), Allianz Trade requires additional financial information to approve coverage. Allianz Trade Financial Connect makes it easier than ever for your buyers to provide this data directly to Allianz Trade, streamlining the process of credit limit approval. All information provided is kept strictly confidential.

Will Allianz Trade need financials?

When you submit a Credit Limit Request, it's relatively likely that Allianz Trade will need financials if:

1. The CLR amount is large overall, or large relative to the company size
2. The buyer is relatively small and/or has a limited trading history
3. The buyer is a new company

How does Allianz Trade Financial Connect work?

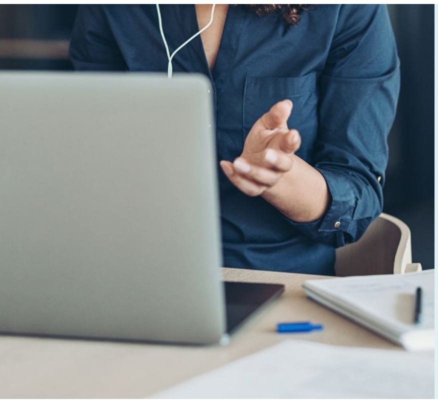
To help facilitate the approval process of a Credit Limit Request (CLR) on a buyer requiring financial information, you can inform them that there is an easy way to provide confidential financials directly to Allianz Trade. Simply provide them a link to the portal allianz-trade.us/financials and ask that they provide the requested information, which will be promptly evaluated as part of the credit limit approval process.

The portal, powered by Docusign, is fully secure and user-friendly. Your buyer will be given the option to complete a financial highlights form if they are unwilling to release full financials as well as the ability to sign and download a counter-signed confidentiality agreement.

Want to provide your company's financials or those of your buyers?

You will find the same functionality in our customer portal at allianz-trade.us/financials-customer. You may also continue to submit to Allianz Trade as you have in the past by emailing them to your policy contact.

Visit Allianz Trade Financial Connect at **allianz-trade.us/financials**



Introduction to Allianz Trade Online: Your Convenient Customer Platform

As a policyholder you have access to the customer platform (Allianz Trade Online). Allianz Trade Online empowers you with instant, secure online access to policy information, including the ability to obtain coverage decisions in real-time.

In Allianz Trade Online, you can:

- Access your current policy coverage and decisions report
- Request a Credit Limit and monitor status in real-time
- Complete a Final Sales Report
- File a Claim
  Step-by-Step Guide to Filing a Claim
- Report Overdue Buyers
- View the status of filed claims

Access Allianz Trade Online

Additional Allianz Trade Online Resources

- Allianz Trade Online Quick Start Guide

For assistance navigating Allianz Trade Online, please contact your servicing team by phone call or email using the contact information in the Key Contacts Section.

The contents provided herein are meant as a resource for our clients. The information is for illustrative purposes only and does not constitute a policy of insurance. This information is intended to provide a general overview only. In the event of a conflict between the contents provided herein and the policy issued to you, the terms and conditions of the policy shall prevail.

Requesting a Credit Limit in Allianz Trade Online

To request a credit limit, you will need to use our policy management service, Allianz Trade Online. Below are steps for helping you navigate the system:

- First access Allianz Trade Online and log in.
- Select the Request feature on the left hand side of your customer platform screen.
- Identify the buyer where you need coverage and then click "continue".
- To begin your request:
  1. Enter the level of coverage desired. Round to the nearest dollar; do not include a comma or decimal point.
  2. Enter the terms of payment, only if they are greater than the standard terms of payment for your policy. When entering extended terms, please advise on the rationale for the longer dated terms.
  3. Please be sure to enter any additional information that will help us make a decision or obtain needed information. Examples of this might include:
     - The name and contact information (email or direct phone) of someone in the buyer's finance department who will provide us with financial information.
     - Permission to use your company name when contacting the buyer, if not already granted. If you need a rush request on an approved buyer, contact your servicing team.

What can you expect?

- Once a credit limit is submitted, it is reviewed by an Allianz Trade risk underwriting representative to analyze and render a decision.
- You will receive a notification of the decision via email.
- If the decision is partially or fully declined, there are a few steps you can take that could help you obtain full coverage:
  1. Consider providing your permission for us to disclose your company's name to your buyers when we contact them for updated financials, as this makes them statistically more likely to respond. In the event that our attempts to receive financial statements are not answered, Allianz Trade may also reach out to you for help – any assistance you can provide improves our ability to make the best informed credit decision possible.
  2. Contact your sales agent to discuss the account in more detail and decide if there are additional steps that can be taken to receive full coverage.
  3. Consider adding CAP, CAP+, or Power CAP coverage to your policy. Adding the CAP endorsement to your policy is free and provides coverage beyond what's available through your existing policy. Once the CAP limit has been approved, there is a one-time $25 credit limit fee that covers the cost of administering this limit. This is not a reoccurring fee.

For more information on requesting a credit limit in Allianz Trade Online, refer to the Quick Start Guide.

Click here to learn more about the CAP endorsement or ask your sales agent.

Completing a Final Sales Report

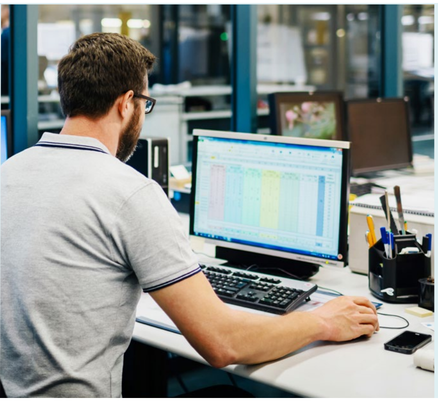
The final sales report for your policy needs to be completed and forwarded to Allianz Trade North America within 30 days of the end of the policy period. Final Sales Reports should be filed via Allianz Trade Online, your convenient customer platform. Below are the simple steps to complete the form online using Allianz Trade Online.

The contents provided herein are meant as a resource for our clients. The information is for illustrative purposes only and does not constitute a policy of insurance. This information is intended to provide a general overview only. In the event of a conflict between the contents provided herein and the policy issued to you, the terms and conditions of the policy shall prevail.

How-to Report Final Sales in Allianz Trade Online:

- First access Allianz Trade Online and log in. If you need login credentials, please contact your servicing team.
- Select **Policy Administration** feature on the left hand side of the customer platform screen.
- Under the Turnover declaration click on the arrow on the right hand side of the customer platform screen.
- Complete the fields. Use the chart below to help you determine the correct information for each field.
- Select **Confirm** and your Final Sales Report has been filed.

For more information on completing a final sales report in Allianz Trade Online, refer to the Quick Start Guide.



Reporting Overdue Buyers in Allianz Trade Online

One of the requirements under your credit insurance policy is to notify us when one of your buyers becomes past due under the original terms of payment.

The contents provided herein are meant as a resource for our clients. The information is for illustrative purposes only and does not constitute a policy of insurance. This information is intended to provide a general overview only. In the event of a conflict between the contents provided herein and the policy issued to you, the terms and conditions of the policy shall prevail.

When is a Buyer Past Due?

There are two thresholds that would require a policyholder to report an insured buyer as past due. Standard policy terms and conditions require that all buyers owing the policyholder in excess of $10,000 AND that are 60 days or more past due from the invoice due date are to be reported to Allianz Trade North America via filing a Overdue Report, which can be done via our online policy management system, Allianz Trade Online. If no buyers meet both thresholds then you are not required to file Overdue Reports. The specific Overdue Reporting thresholds are set forth on the declaration page of your policy. Please ensure you check your own policy terms to ensure you remain in compliance with your policy.

How-to Report Overdue Buyers:

- First access Allianz Trade Online and log in. If you need login credentials, please contact your servicing team.
- Click on the **Non-payment tab** on the features bar located on the left side of the platform.
- Choose **declare a non-payment**.
- Select the buyer from the list.
- Enter the total amount that is past due and then break it down by how long each amount has been outstanding. Please round to the nearest dollar, do not use commas or decimal points.
- Select a reason for the past due from the drop down menu. Please ensure that the most appropriate reason is selected as this will allow our analyst team to determine if an investigation is needed into the health of the buyer.
- Provide an explanation in the comment box so we can better understand the situation. The more specific you can be in your comments, the better understanding our analyst team will have of the overdue situation. This is especially helpful when selecting the categories of “simple overdue” or “slow pay.”
- Click **Confirm** and you have filed your Overdue Report.

Please note that the filing of an Overdue Report does not constitute the filing of a claim.

For more information on reporting past due buyers in Allianz Trade Online, refer to the Quick Start Guide.

Claims & Collections

Allianz Trade understands that filing a claim is an important "moment of truth" in your partnership with us and we are committed to providing excellent claims and collections service. Here are the most critical steps you need to be aware of in the event you need to make a claim:

Did you know?

Thanks to our new small claims process, for claims of $10,000 and below, you are only required to submit two substantiation documents – a statement of account (A/R Aging), and the oldest invoice involved in the claim, saving you significant time and effort.

When to file a claim:

Ensure you file your claim by the filing deadline specified in your policy documentation. The filing deadline can vary by policy, so it is your responsibility to reference and adhere to your specific deadline. However, the most common claim filing deadline is 180 days from the date of supply.

How to file a claim:

For step by step instructions, go to the Quick Start Guide.

Filing a claim is a straightforward process when you have the right paperwork. In fact, since Allianz Trade cannot begin processing your claim until we receive all required documentation, we strongly recommend that before you begin your claim filing in the customer platform, you gather the following documents and have them saved to your computer in an electronic format, ready to upload:

- A/R Aging
- Purchase Orders
- Invoices
- Proof of Delivery
- DCL Qualifiers (If applicable)
- Securities or guarantees (if applicable)
- Retention of Title (if applicable)
- Record of Dispute (if applicable)

Payment Plans

Before agreeing to a payment plan from your customer, please contact Allianz Trade for prior approval.

see next page for what to expect once you file a claim...

Claims & Collections (continued)

What to expect once you file a claim:

Claims

Day 1
Claim is filed in the customer platform, all required documentation included

Day 2 – 5
Assessment period

Day 5
Claim acknowledgement letter is sent to policy holder with estimated settlement date

Day 6 – 49
Status updates are posted to the customer platform as the policyholder progresses through the process

Day 50
Settlement package sent to policyholder and/or broker if claim is payable*

Day 51 – 60
Policyholder reviews package, obtains necessary signatures, returns to Allianz Trade

Day 60
Check sent to policyholder

Collections

Day 5
Collection case opened, letter and email sent to policyholder with name of collector. First demand letter sent to debtor, first debtor contact attempted by phone and/or email

Day 19
If no successful contact made, collector performs a skip trace investigation

Day 21
2nd automatic demand letter sent to debtor

Day 36
3rd and final automatic demand letter sent to debtor

Day 95
Determination is made about whether claim is collectible without attorney involvement (some exceptions)

Day 96
Legal involvement begins where applicable. Collections proceed indefinitely until collected in full or deemed uncollectable

Day 6 – 95

Ongoing collections processes (varies depending on particulars of each case):

- At least 6 phone calls and/or email attempts are made by day 45 (if no contact is established, contact is attempted at least every three days)
- Collector provides an update to the policyholder any time there is relevant progress to share OR, at a minimum, after the 3rd contact attempt and every other attempt thereafter
- Collector will brief claims representative whenever relevant information becomes available
- Negotiations will take place with debtor if collector makes successful contact

*Timing may be subject to country waiting period for certain foreign claims – see policy language for details

Frequently Asked Questions & Answers

Below are our top ten most frequently asked policy, and or policy administration, questions and answers.

1. **How long does a named coverage/export limit request take to get answered?** If not immediately auto approved via the risk system the limit will be reviewed and responded to within 10–15 business days.

2. **Why did I get billed for both named and EZ Cover fees for the same buyer?** EZ cover and named coverage are two separate and distinct levels of coverage and review.

   In most cases, EZ cover provides a quick answer (1-10 rating with corresponding values), not necessarily an answer garnering a specific amount of coverage or coverage at all (numbers 8–10 garner ZERO cover). If named coverage needs to be requested, it is a different level of review, requires additional information to be provided (as needed for RR8 or NR buyers). The enhanced review for $55 will be charged for domestic named buyers and the $40 EZ cover fee will be deducted at the time of invoicing. Please send in the item to your servicing team via email.

3. **I already paid my premium invoice. Why am I receiving another invoice for limit fees?** Your premium is the price paid for the policy of insurance only. Requests for credit on individual buyer(s) added to your policy generate a separate limit fee for each inquiry.

4. **I submitted a buyer for EZ Cover and didn't receive an instant answer. Why not?** Sometimes the limit takes just a few seconds longer to be received in Allianz Trade Online than the confirmation screen takes to generate. You should first check your list of coverage to see if the grade has actually been generated. If the limit is still showing as pending, it means we need review the buyer in order to provide the most accurate information to you. A notification will be sent once the grade has been updated in Allianz Trade Online.

5. **I can't find my buyer in Allianz Trade Online. How do I submit this request?** You would create the buyer via Allianz Trade Online. If you are unsure of how to create the buyer request online please forward your inquiry directly to your servicing team via phone call or email using the contact information in the Key Contacts section for further training assistance.

6. **My request was declined due to limited information. What kind of information is the underwriter looking for?** We are seeking any and all information you are able to provide from bank and trade information to audited financial statements. If it pertains to the financial health of your buyer please make sure to send it in to us via scanned email attachment to your servicing team.

7. **My buyer changed their name/address. What do I do now?** Please email your servicing team with your policy number and the Allianz Trade ID of the buyer. It may also be helpful to provide contact information for someone at the company who can verify the changes.

8. **How do I view my coverage report?** Coverage may be viewed in the Risk Services section of Allianz Trade Online where you can see your current cover and requests being processed. Click on "filters" and choose from a variety of options to help locate specific limits more quickly. You can also click "download" to access your coverage in a .xslx or .csv format for further sorting.

9. **How do I register additional users for Allianz Trade Online?** To register additional users for Allianz Trade Online, please email your servicing team using the contact information in the Key Contacts section.

10. **Why did my EZ Cover Limit auto-renew?** EZ Cover limits auto-renew after 12 months unless cancelled. You will incur new fees when the renewal takes place.

Allianz Trade

Your Credit Insurance Policy Guide

Key Contacts

Policy Management

Allianz Trade Online Quick Start Guide

ALLIANZ TRADE ONLINE

Quick Start Guide

The Allianz Trade Online Information Service is our brand new customer platform that was developed to help you easily manage and administer your credit insurance policy with Allianz Trade. Due to the amount of functionality included in the system, we have developed this quick start guide to help you become more familiar with Allianz Trade Online.

If there is an aspect of the customer platform that is not addressed in this quick start guide, please contact your servicing team by phone or by email using the contact information listed in the Key Contacts section with any questions, including login or other technical issues.

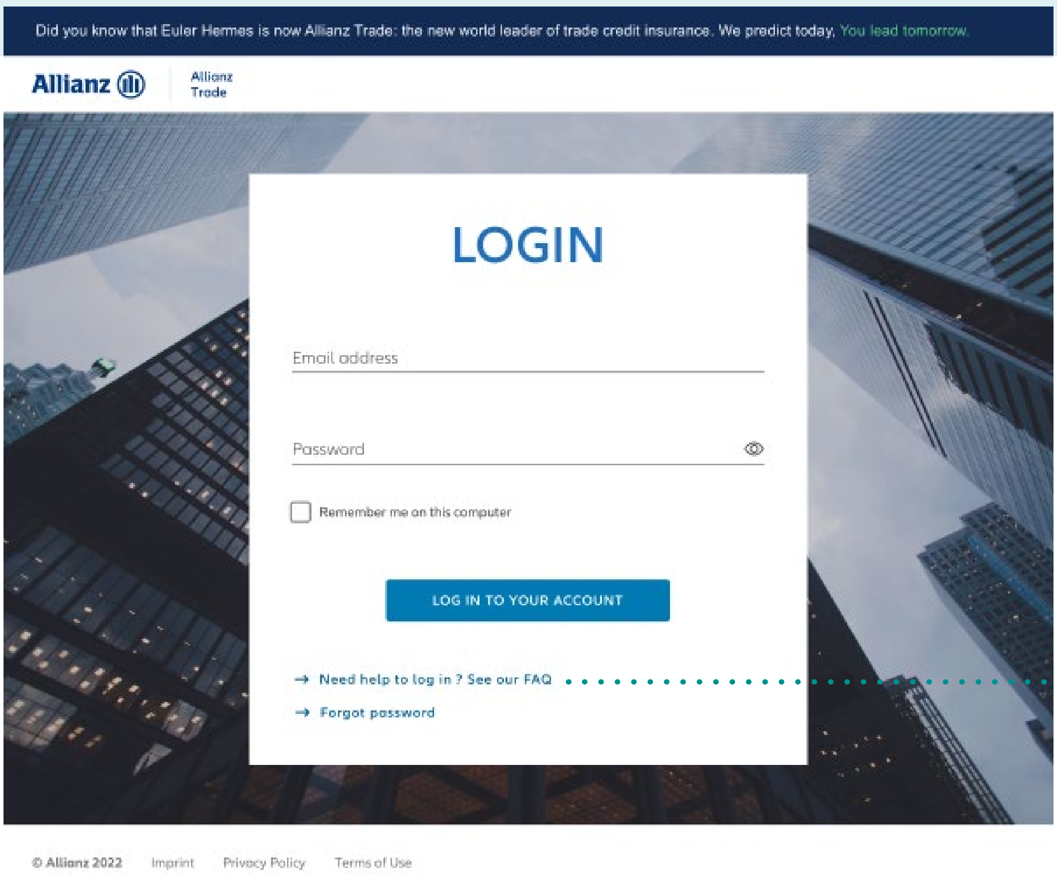
Access Allianz Trade Online

Contents

ALLIANZ TRADE ONLINE:

1 Logging in

Logging in to the platform for the first time



New feature!

Before you first log in, an email is sent to you with your password.

Enter the website address https://online.allianz-trade.com. Chrome & Firefox offer the best experience.

Use your individual login (your email address) and password. The “Remember me...” checkbox will save your credentials for the future.

Once you are fully logged in to the platform for the first time, it’s a good idea to add Allianz Trade online to your favorites.

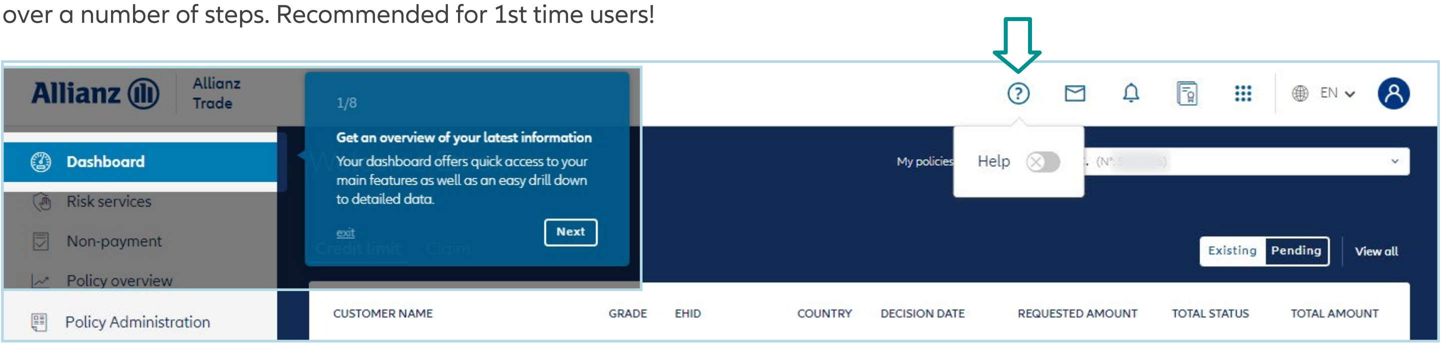
ALLIANZ TRADE ONLINE:

2 Getting Started

An introduction with the virtual assistant

Click the “Help” toggle at any point to display the help tour.

The help takes the form of a guide to the application’s functions over a number of steps. Recommended for 1st time users!

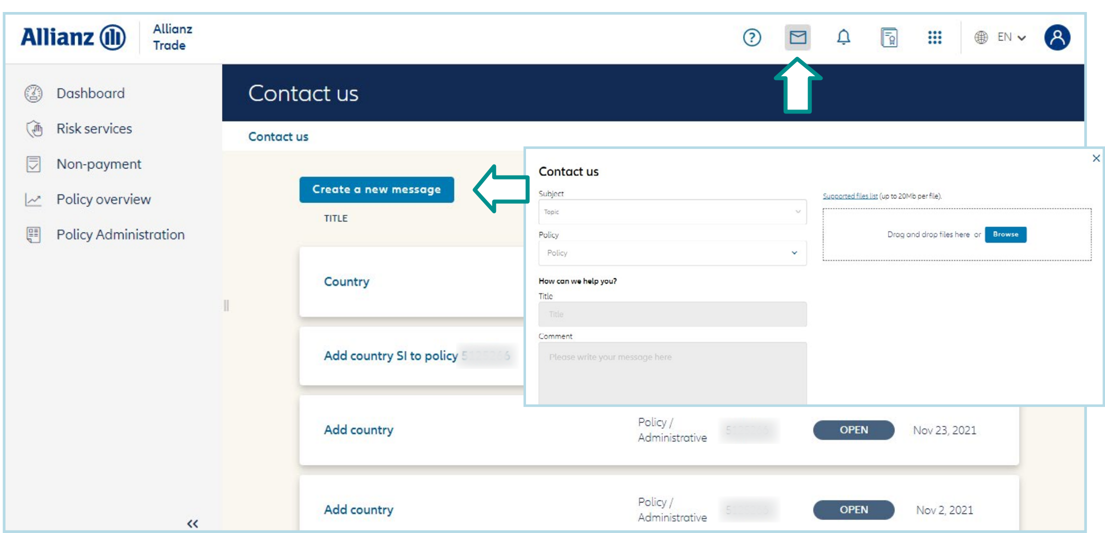


Contact us

Click on the envelope icon to contact your support team for assistance.

You can send a new message by clicking on the “Create a new message” button.

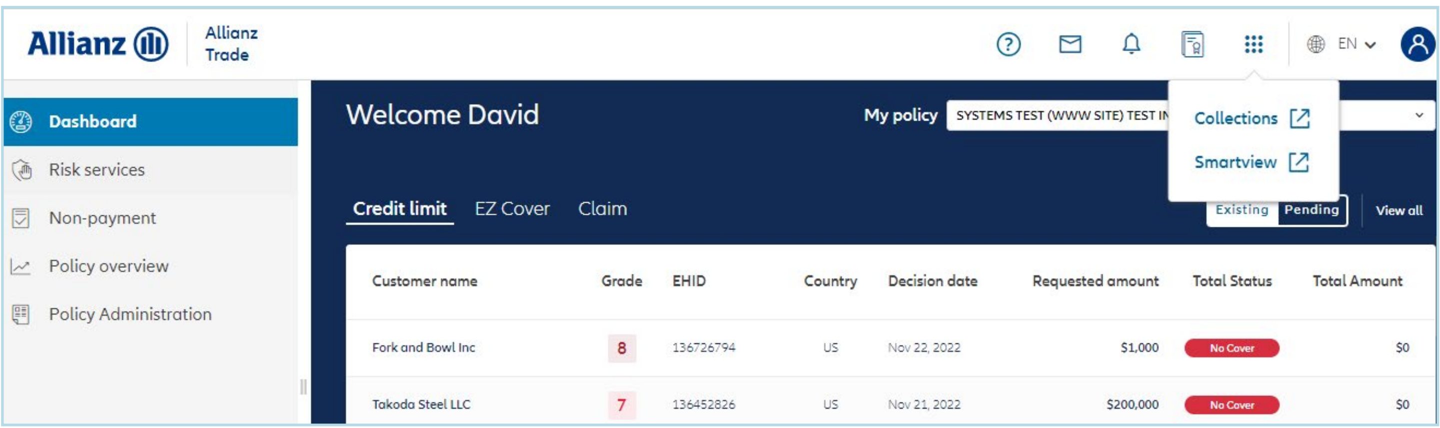
You can also view your message history and see the status of your various requests.



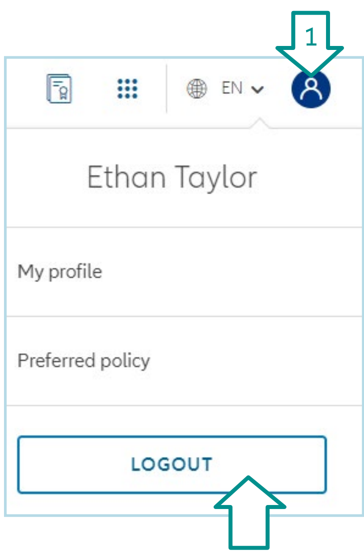
ALLIANZ TRADE ONLINE:

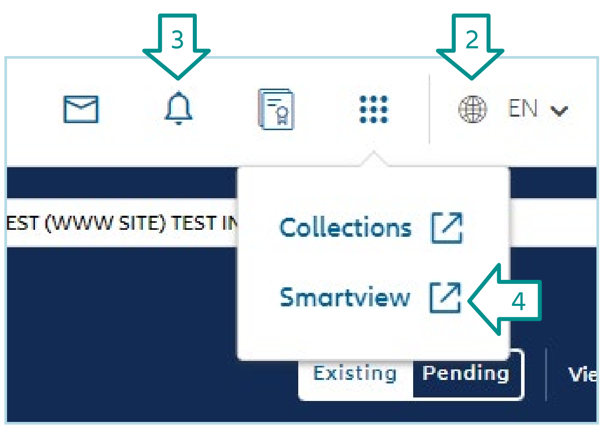
2 Getting Started

Overview of the menu icons



1. Click on your own name to view your account information, and also to log off.
2. Click on the globe icon to access the Allianz Trade Online website for temporary access to certain features.
3. Click on the bell icon to see all the notifications sent on the platform.
4. **Smartview SSO (single sign on):**
   - All policies that meet the threshold of premium $33,250 or above
   - This feature is located in the dot box icon
     – Bridge access into the existing Smartview portal

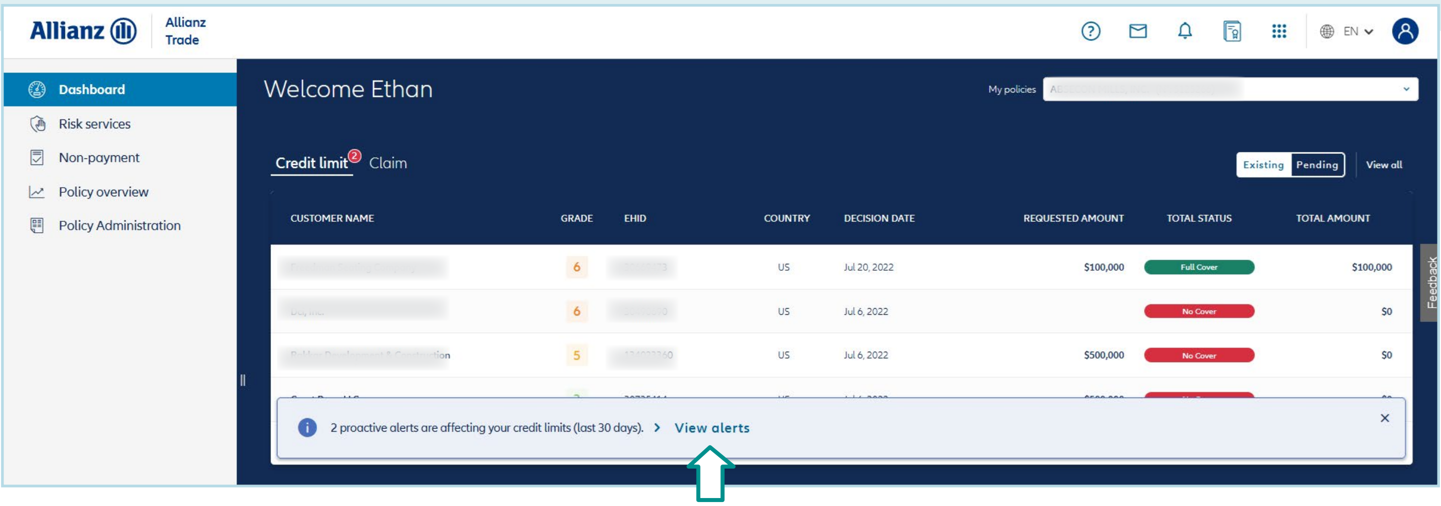




ALLIANZ TRADE ONLINE:

3 Risk Services

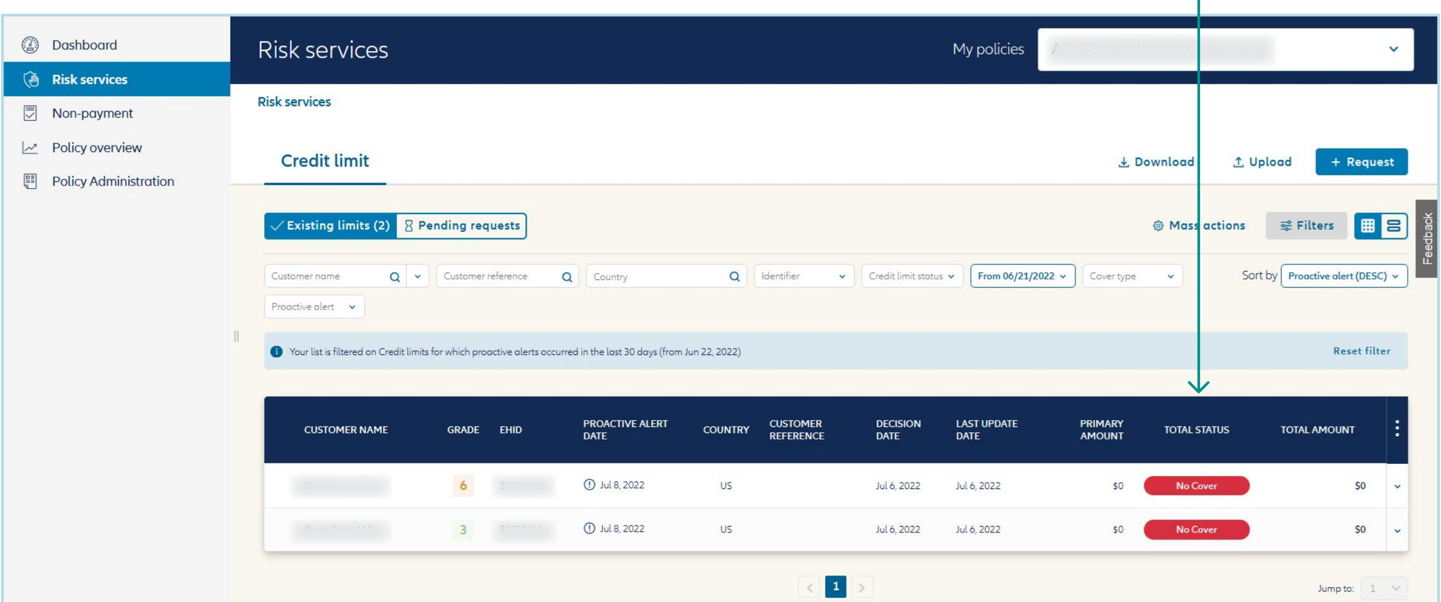
Proactive Alerts



Alerts on the dashboard tab notifying the client that action has been taken on one or more buyers. Just click on view alerts to see one of following:

- Grade changes
- Coverage removed
- Coverage reduced

Once you click on view alerts, you will be able to view the action taken on your buyer(s):



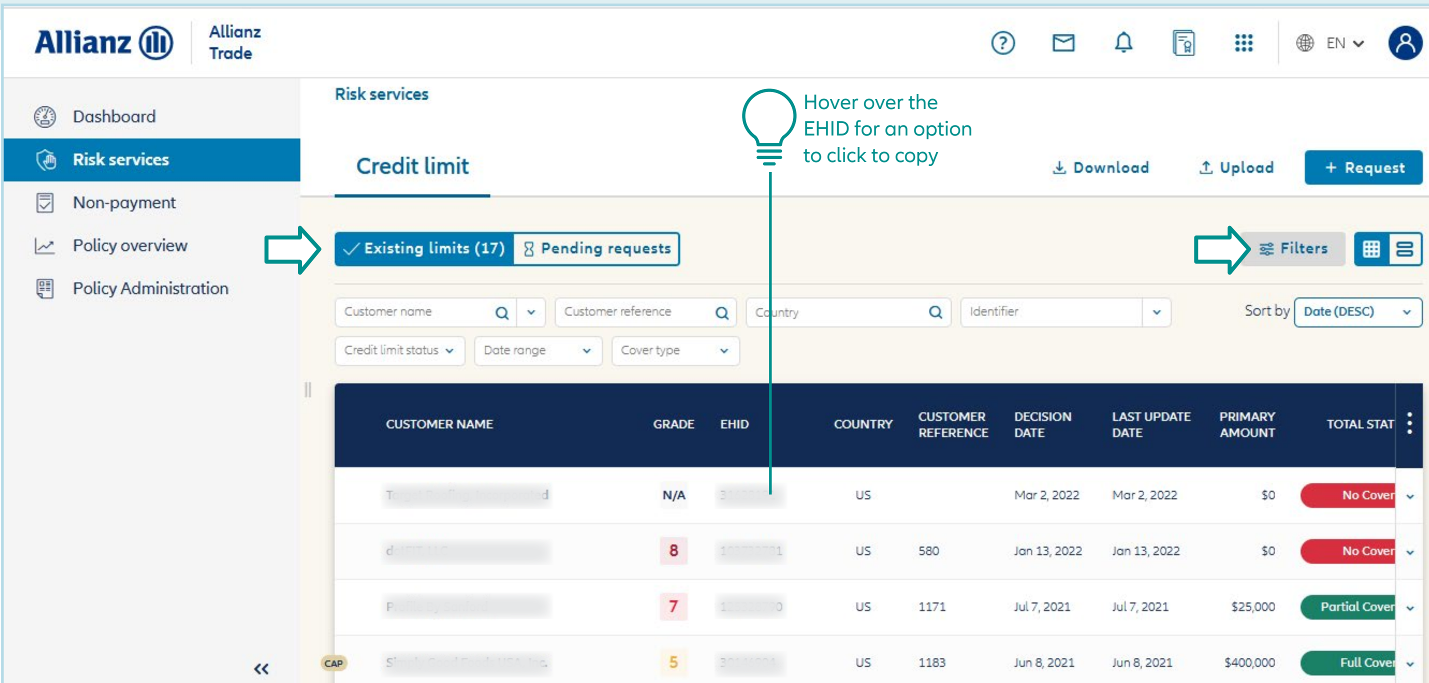
Euler Hermes North America Insurance Company and its affiliated debt collection company are part of the Allianz group and market their products and services using the ‘Allianz Trade’ trademark.

ALLIANZ TRADE ONLINE:

3 Risk Services

Managing current credit limits

Note: Risk Services section was formerly called the Manage section in prior versions of the platform



Viewing your credit limit requests

You can see your current cover and requests being processed (awaiting a response from our underwriters).

If you have multiple types of cover, they will be displayed in different tabs.

- requests for cover on "named buyer" available in the "Credit Limit" tab

You can see your current cover and requests being processed displayed as either a table or a list.

Sorting and filtering current credit limits

There are a number of search filters to help you find your credit limit requests more quickly:

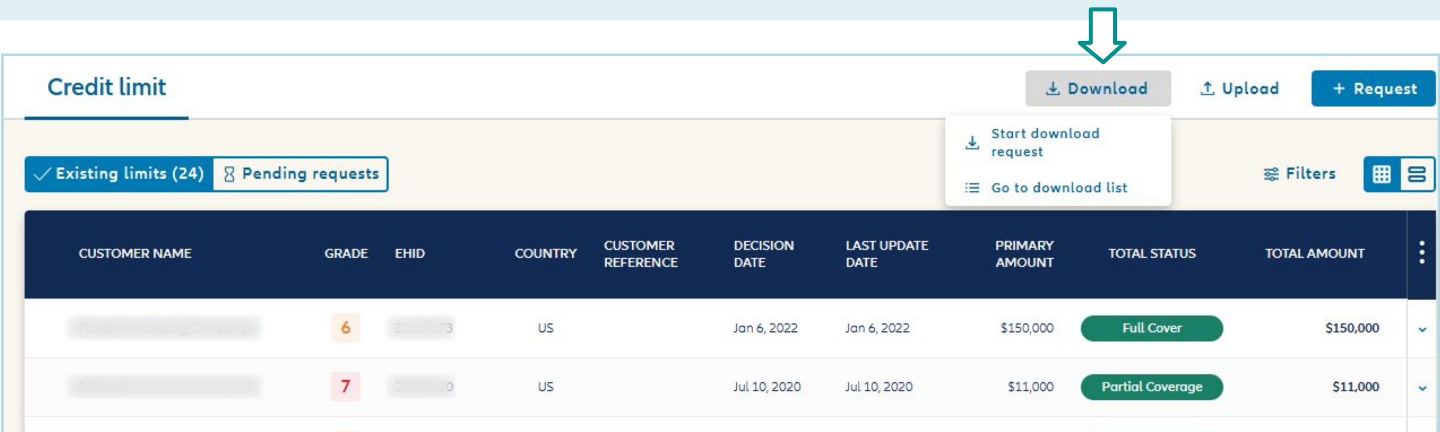
- Registered name or Allianz Trade ID;
- Buyer reference number;
- Country;
- Decision type: Full cover, Partial cover, or No cover
- Period: used to find cover where there has been a change over a given period;
- Cover type: CAP or CAP+ supplemental cover (if features on policy).

Cover can be sorted by date or amount.

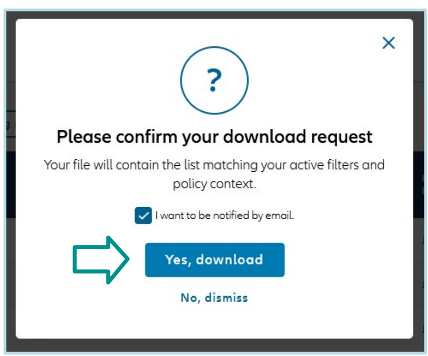
ALLIANZ TRADE ONLINE:

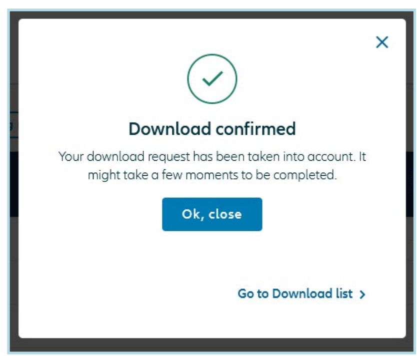
3 Risk Services

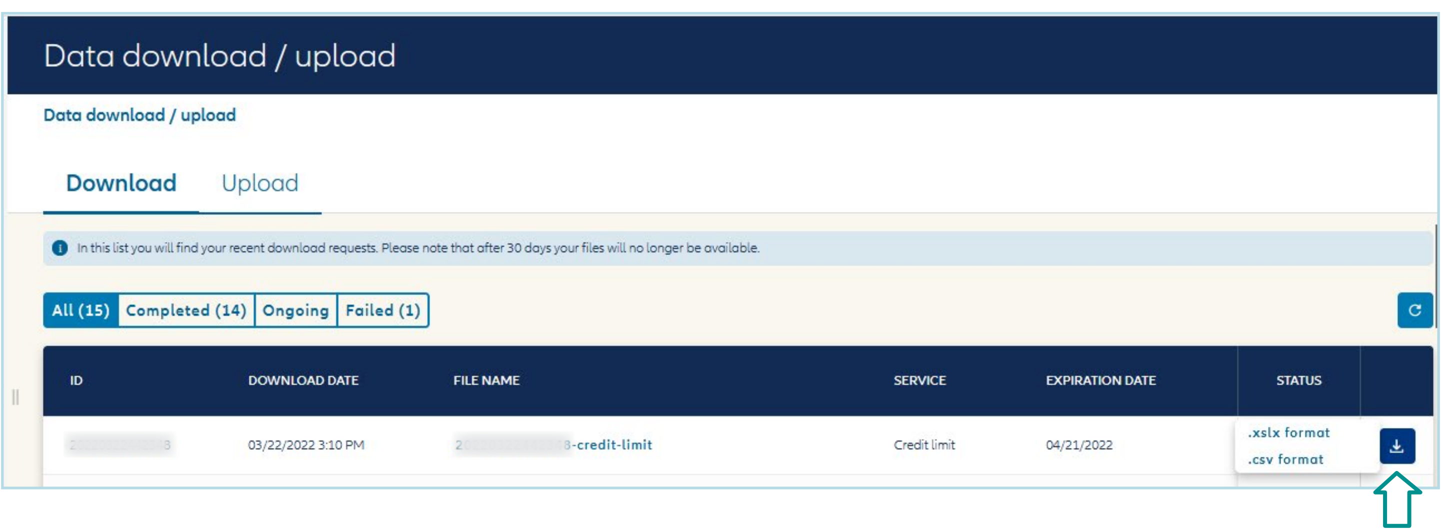
Managing current credit limits



To access your coverage list in an Excel file, click on “download” then “start download request.” In many cases the report will automatically generate. If you have a large volume of limits, you can opt to be notified by email when the report download has completed. Once you click “Yes, download” you will be prompted to navigate to your download list where you can access in .xslx or .csv format. You also have access to previously requested reports.



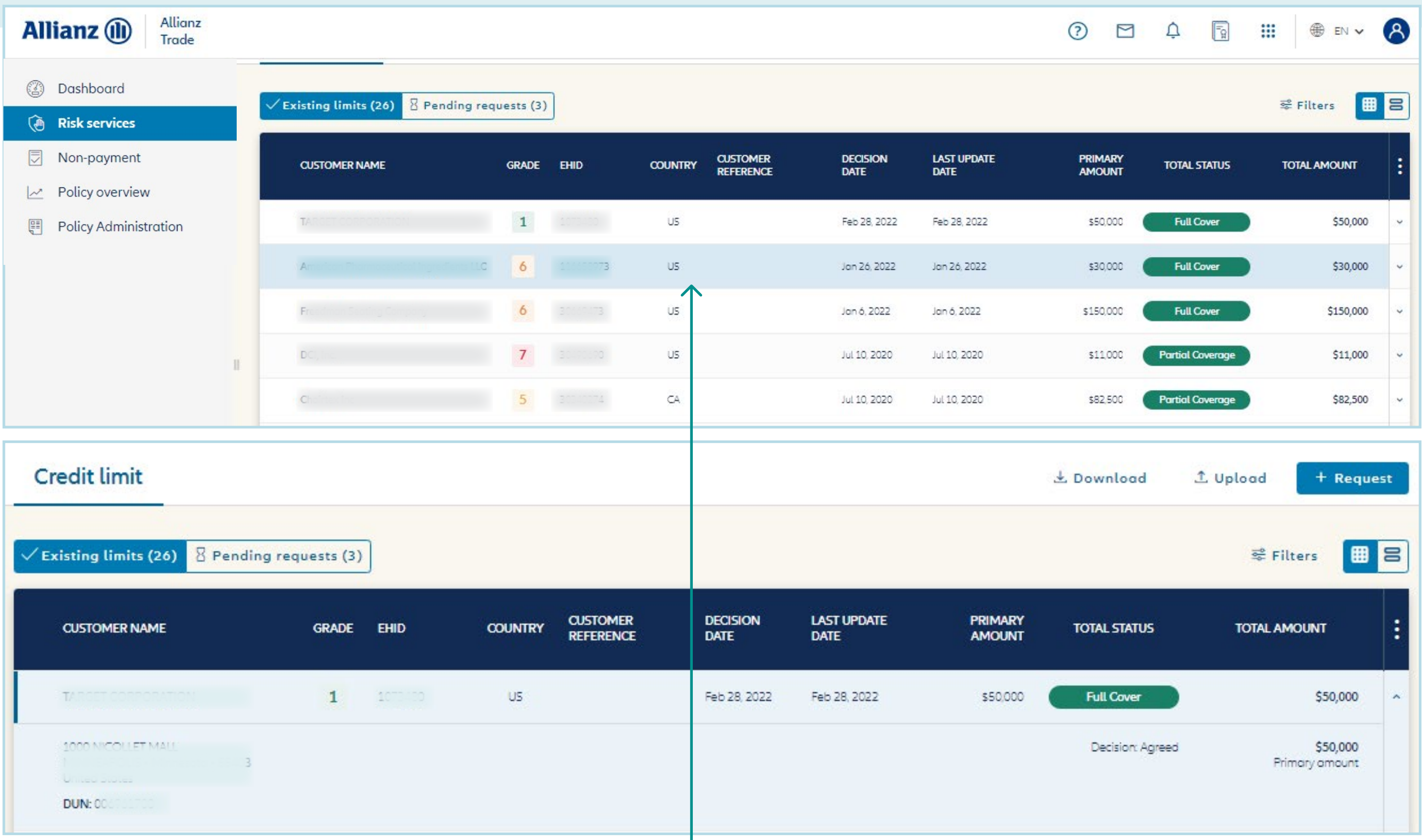




ALLIANZ TRADE ONLINE:

3 Risk Services

Managing current credit limits



Displaying the credit limit overview

You can see your buyers' Allianz Trade grades, for an instant assessment of their financial strength

Click on the arrows on the right for quick access to an initial level of information about your credit limits. Clicking on the row for a given buyer takes you to that buyer's page.

Displaying buyer data

You can display the main information about your buyer by clicking on "More information", including:

- the business registration (e.g. DUNS) number
- the company's status

ALLIANZ TRADE ONLINE:

3 Risk Services

Managing current credit limits

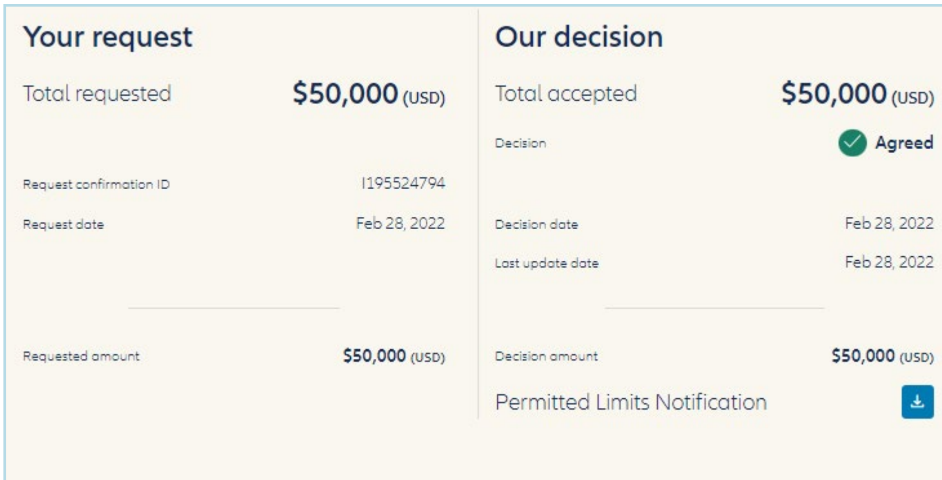
Viewing credit limit details

Displaying credit limit details:

- the amount;
- request, response and amendment dates.

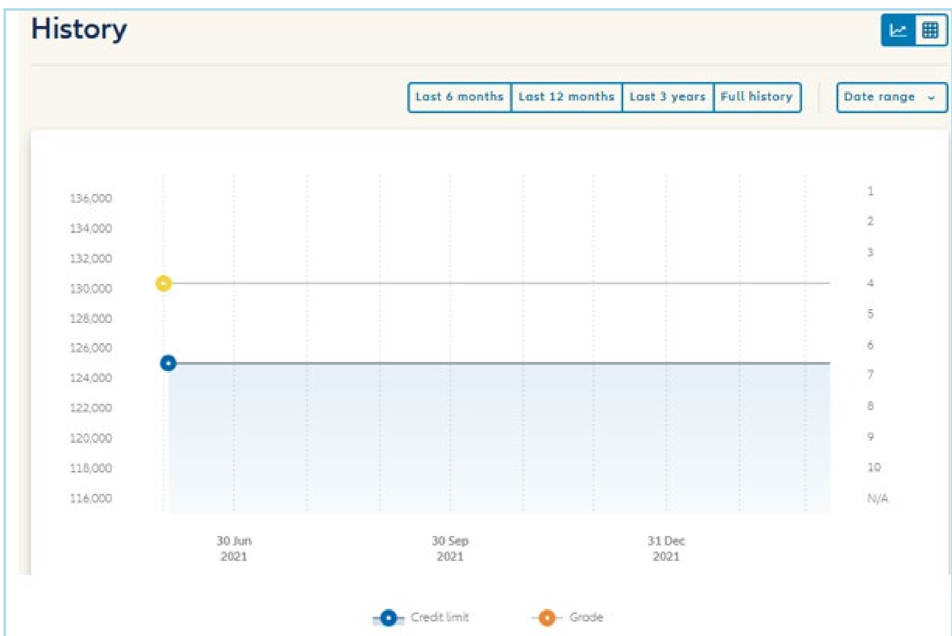
When cover is declined (refusal), the reason will be given.

The “Request history” section provides you with information about the history of your credit limit requests, as a table or graph.



Displaying buyer grade history

You can view the buyer grade history in the buyer details section.



ALLIANZ TRADE ONLINE:

3 Risk Services

Managing pending requests

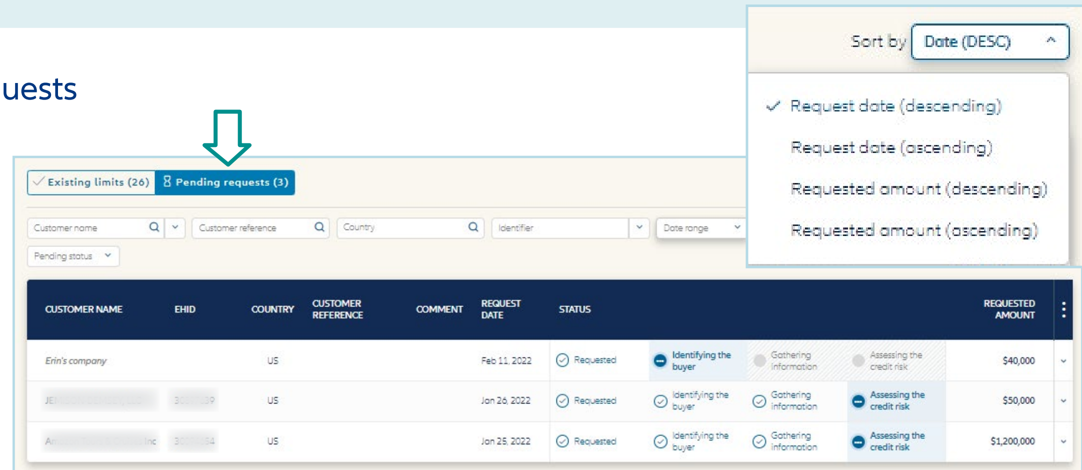
Sorting and filtering requests

Click in “Pending” to see the list of all current requests that Allianz Trade is processing. The current status of the request is shown (4 stages).

A filter can be used to display requests based on the stage they have reached.

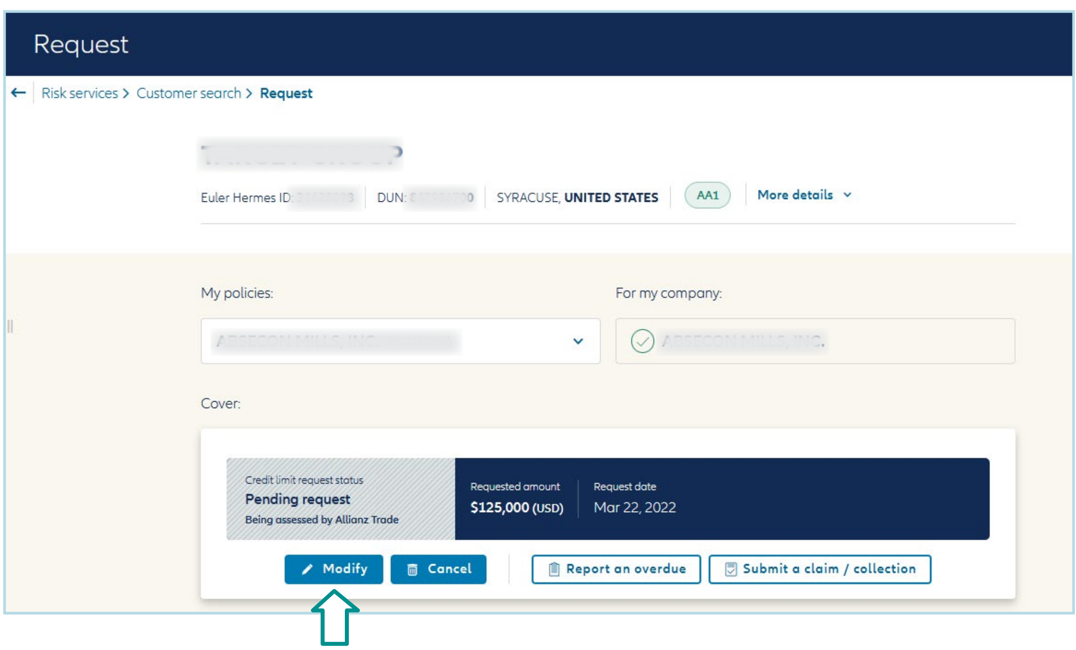
Credit limit can be sorted by:

- decision date;
- update date;
- the amount.



Displaying detailed information

Selecting a request in progress offers options to delete or amend it.

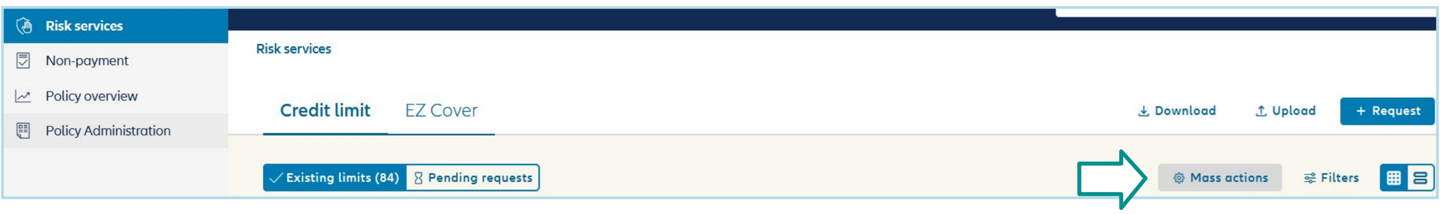


ALLIANZ TRADE ONLINE:

3 Risk Services

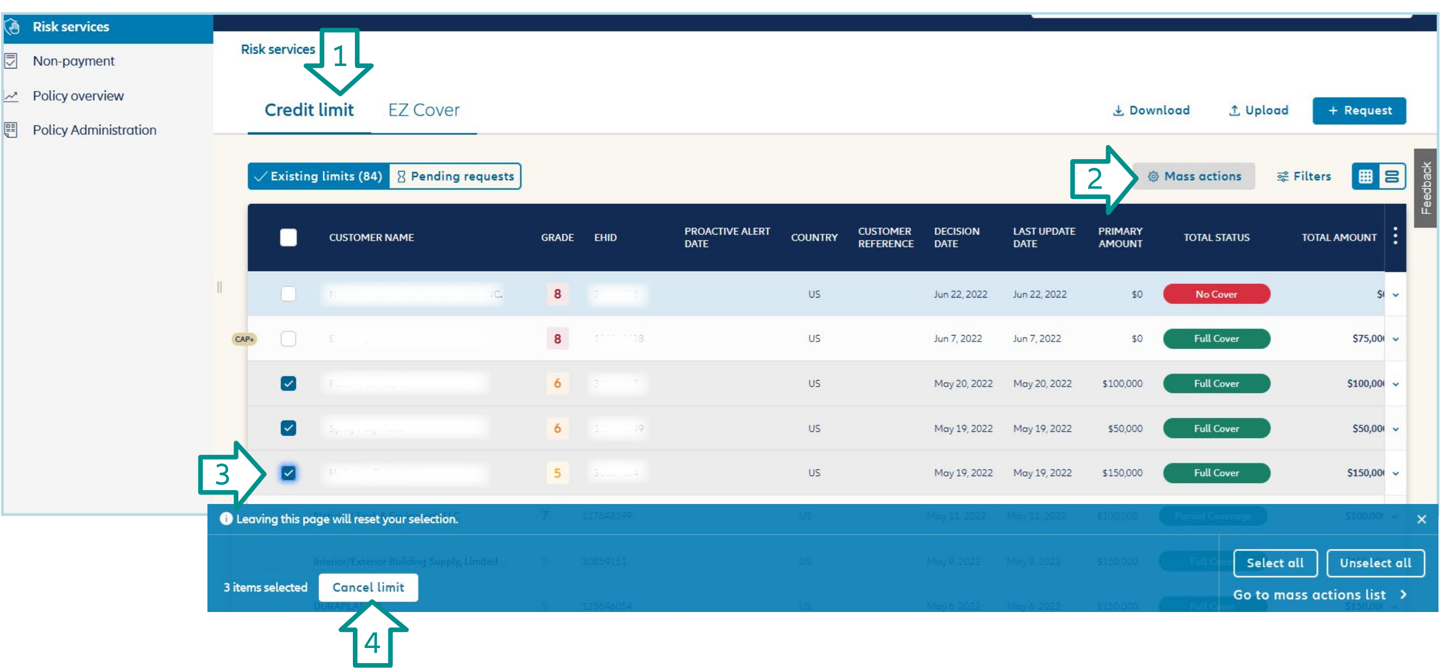
Mass Action Function

This feature will allow the ability to mass cancel named coverage and mass cancel, mass renew and mass do not renew EZ Cover within the portal



Credit Limits mass cancel:

1. Select the Credit Limit tab.
2. Select the mass action feature and this will populate the selection boxes to left of the buyers.
3. By selecting the buyers you would like to cancel, a check mark will populate in selection boxes.
4. Once you have selected all the buyers that you would like to cancel, click on the cancel limit button within the blue bar at the bottom of your screen.



ALLIANZ TRADE ONLINE:

3 Risk Services

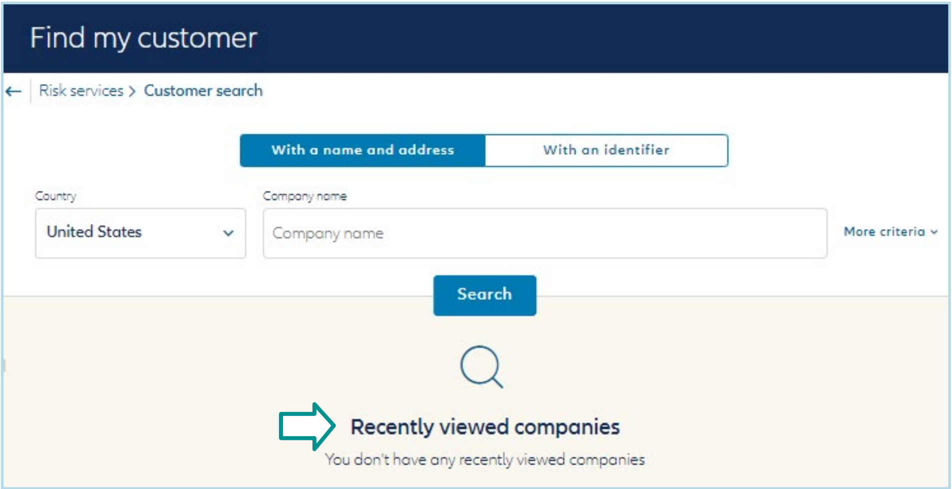
Making a new credit limit request

Identifying your buyer using the new search engine.

New search criteria have been added:

- you can enter your buyer's address and opt to extend the search geographically if the buyer is not found;
- you can search using a company identifier such as a DUNS number;
- you can fine-tune the results to list only active businesses.

You can display those companies you have recently viewed.

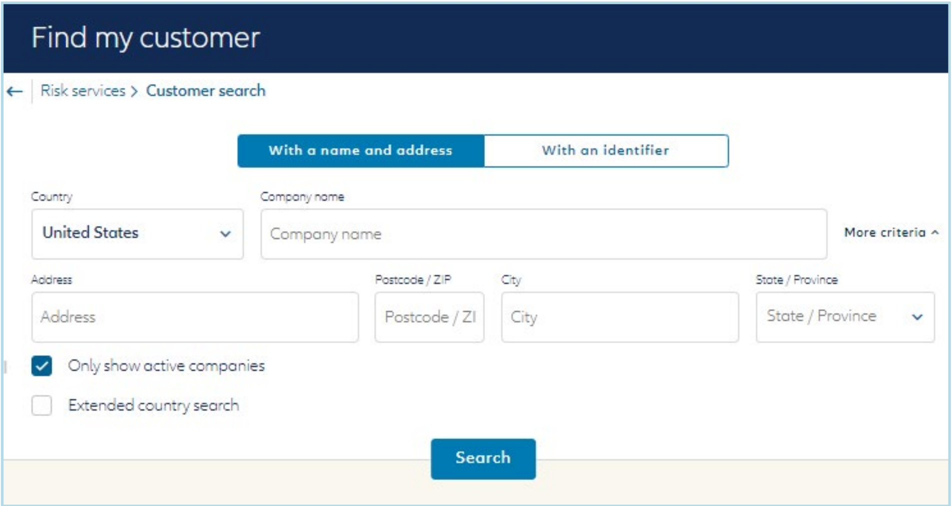


Identifying your buyer using the new search engine.

MORE RESULTS

The search engine now includes trading names as well as the official legal names.

You can display all the secondary establishments connected to the business. It is not possible to submit limit requests on such establishments. The main office will automatically be suggested when the request is made.



EASIER TO USE

The search module and the results are displayed on the same page simultaneously, making it easier to read.

ALLIANZ TRADE ONLINE:

3 Risk Services

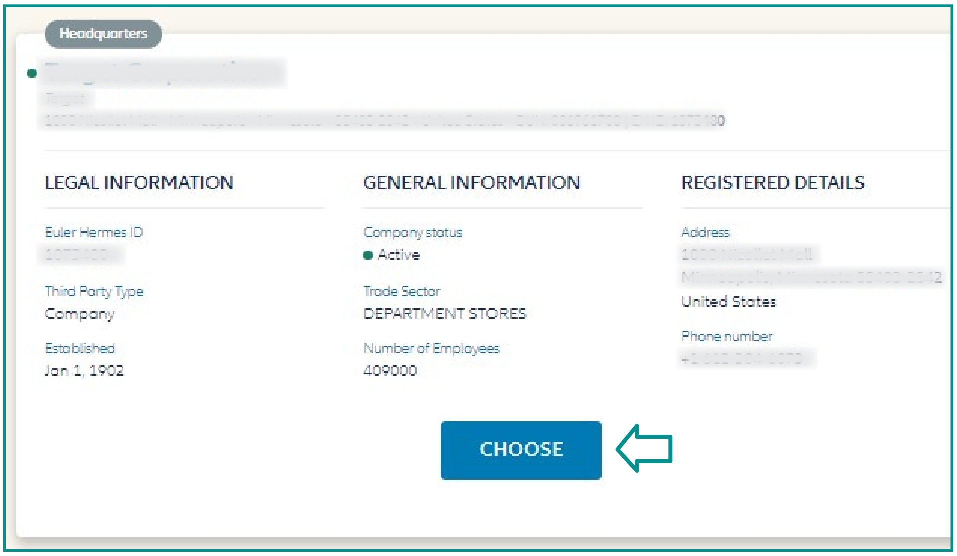
Making a new credit limit request

Identifying your buyer using the new search engine.

Select your buyer from the list of suggestions.

Click on the down arrow found at the top right to see more details.

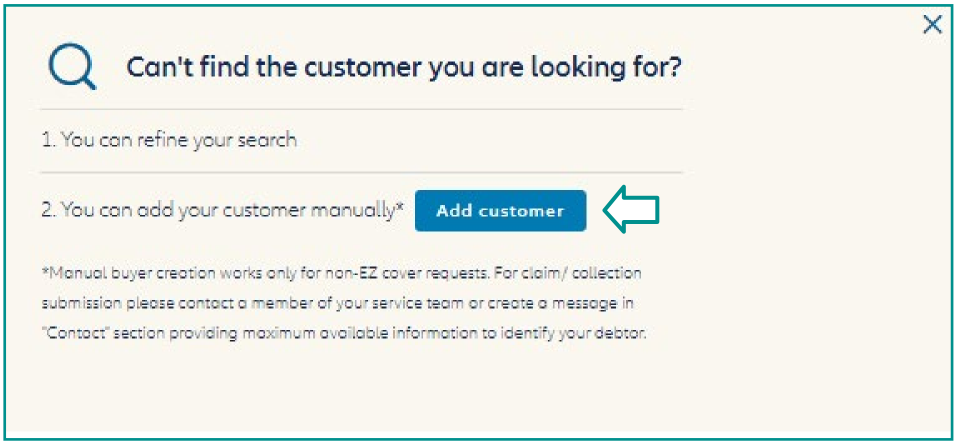
Click on "CHOOSE" to move on to the next step.



Buyer not found.

If you cannot find your buyer, you can:

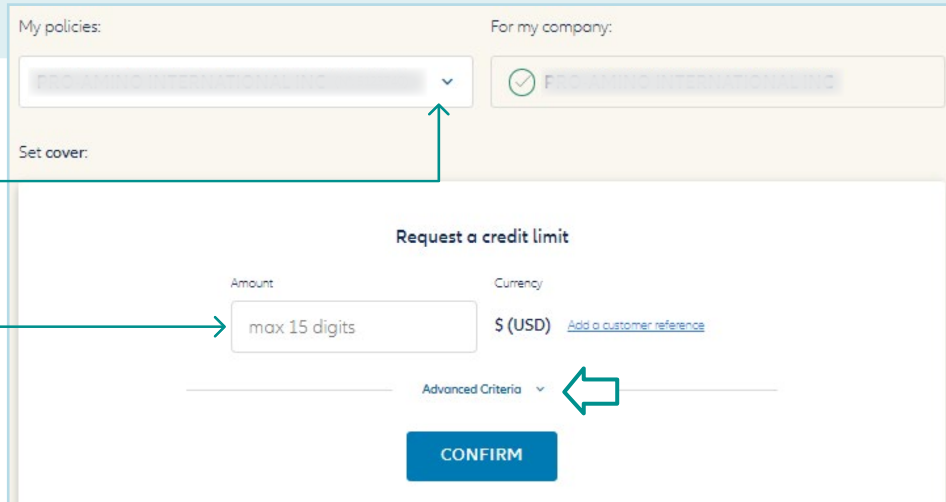
- try a different search;
- create the business yourself, by clicking on "Add customer".



ALLIANZ TRADE ONLINE:

3 Risk Services

Making a new credit limit request



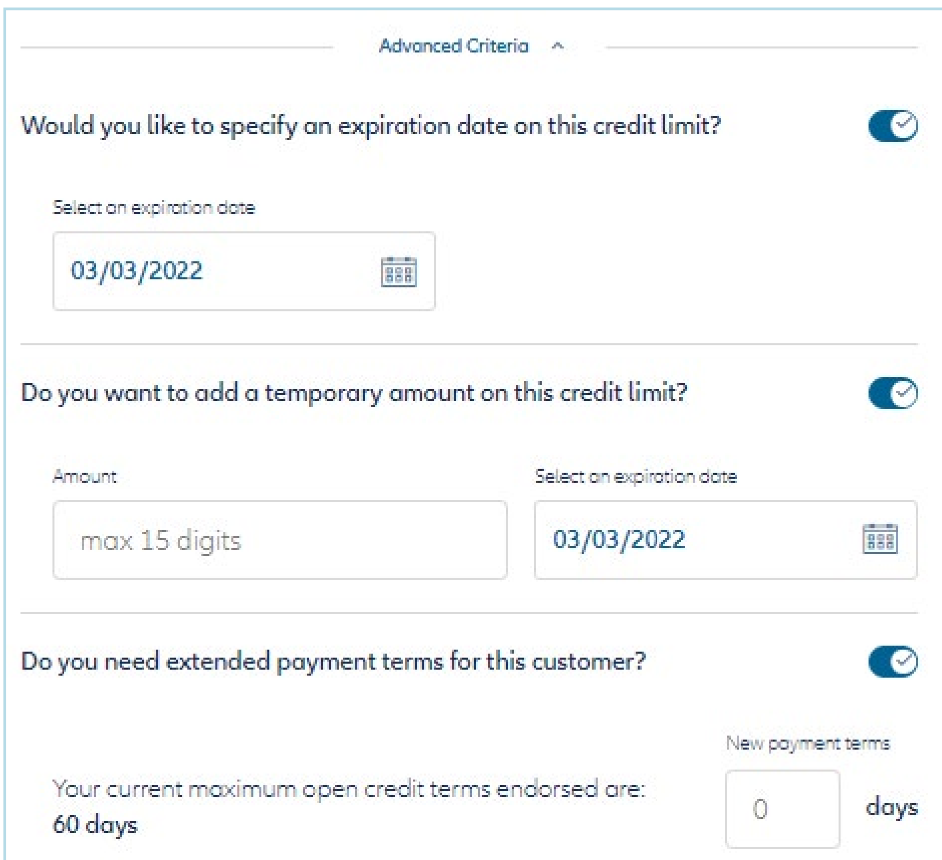
Setting the request amount

Choose the policy on which you want the credit limit request to be made.

Enter the desired amount.

You can add a buyer reference (25 characters maximum).

A number of additional criteria can be used to fine-tune the request (see next screen).



Fine-tuning your request (optional)

Select a date on which you wish cover to expire.

Request a temporary increase on the limit for a given period.

Enter any other information of use to the underwriters in making their decision (expect a slightly longer response time in these cases).

ALLIANZ TRADE ONLINE:

3 Risk Services

Making a new credit limit request

Viewing the response.

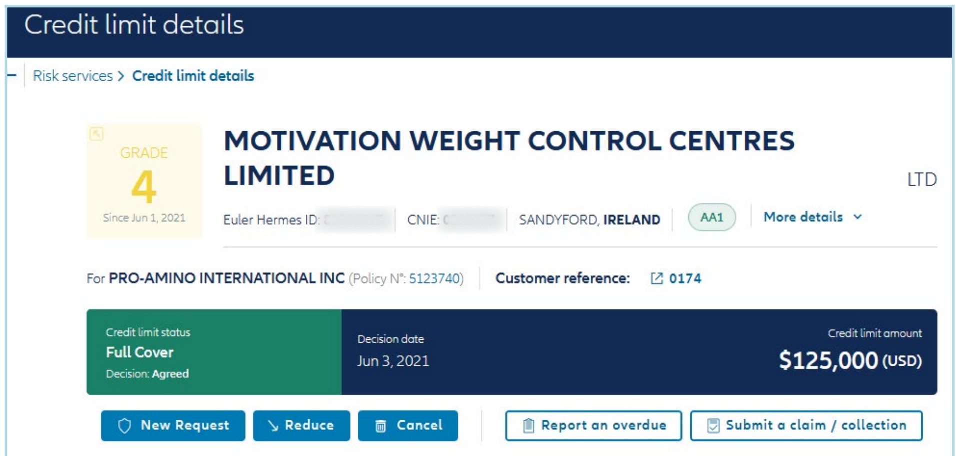
After a credit limit request, you can see Allianz Trade's response as a limit amount, together with the Allianz Trade buyer grade (at the top left of the screen) which will be kept updated throughout the cover period.

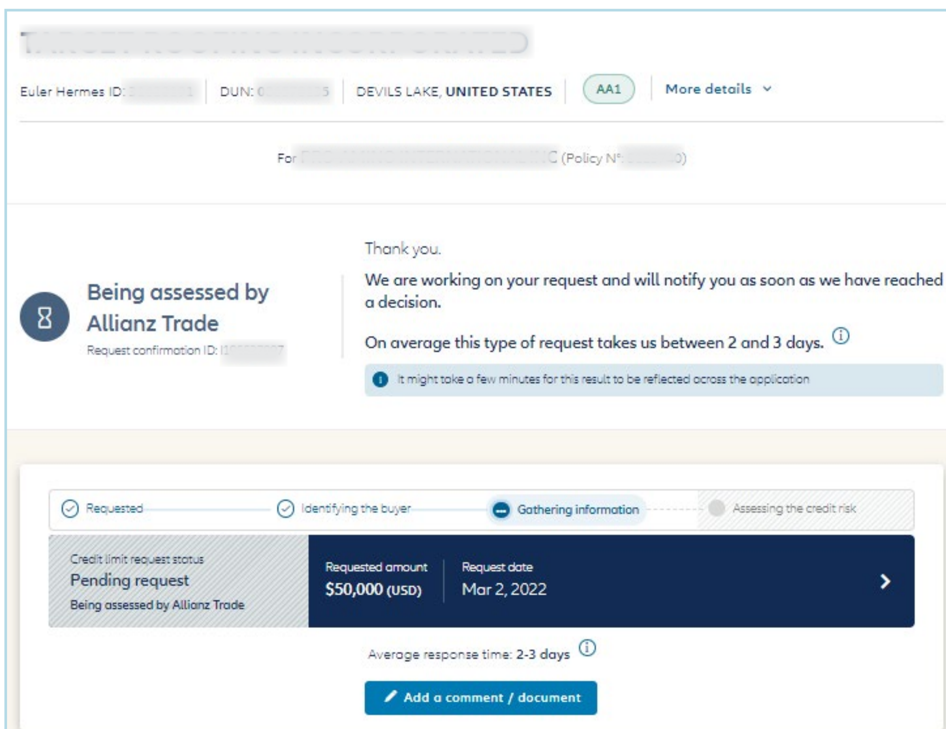
Allianz Trade's response is automatically added to the list of current cover under the "Risk Services" menu.

If Allianz Trade's response is "request in progress", then it will appear under "Pending requests".

If your request requires a more in-depth investigation, you can add further comments to the request.

An indication of the average response time for requests of this type is given.





ALLIANZ TRADE ONLINE:

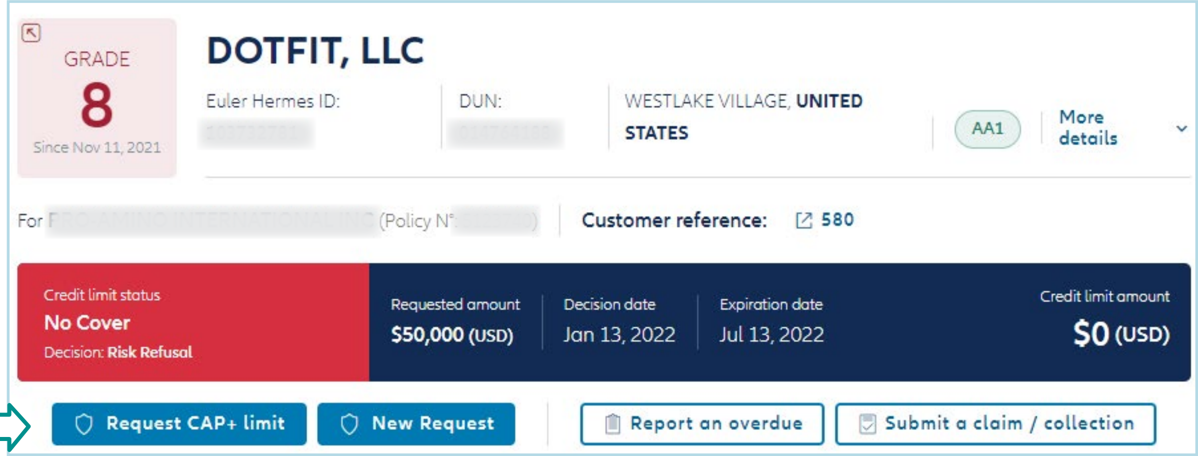
3 Risk Services

Making a new credit limit request

Customers with CAP/CAP+ have the option to request cover on the buyer directly from the screen showing their underlying limit

Customers can request CAP on a buyer that was only partially approved:

Customers can request CAP + on a buyer that was declined:



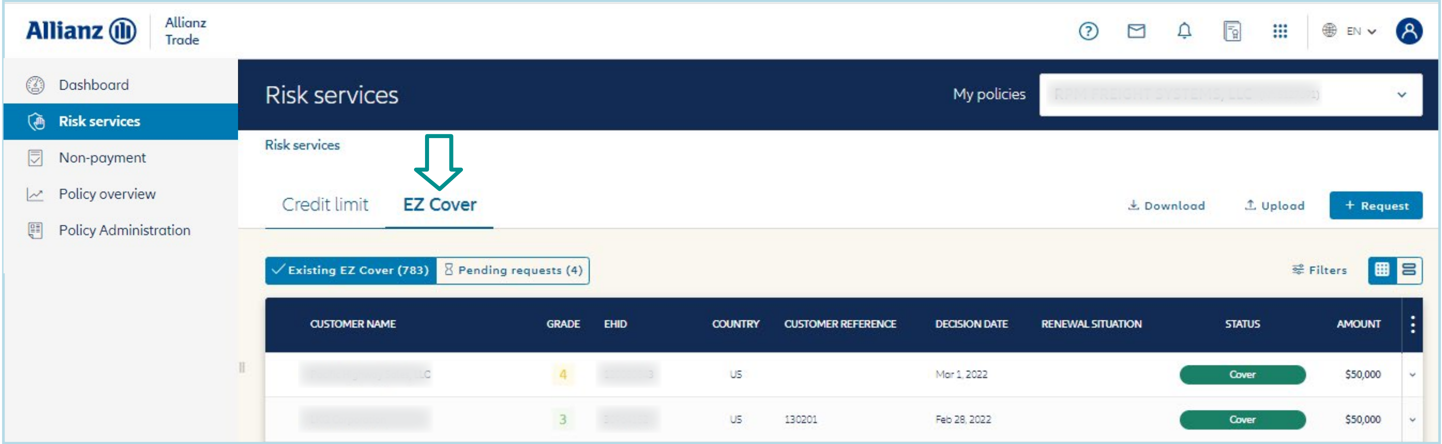
ALLIANZ TRADE ONLINE:

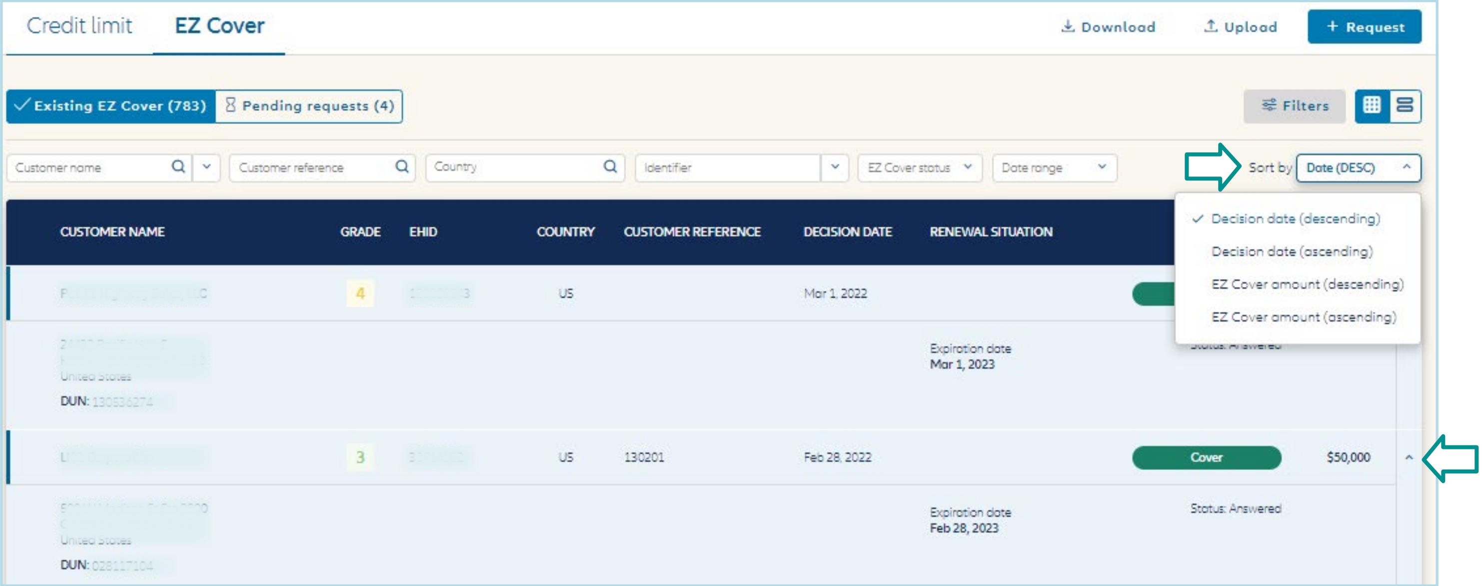
4 EZ Cover

In Risk Services section you will see different tabs along the top. The option you are currently viewing will appear in bold and underlined.

When under the EZ Cover tab all EZ Cover Buyers are listed newest to oldest. Along the top bar you will see “Filters”. Click “Sort by” to change the view by decision date or EZ Cover amount. You can also click the arrow on the right side to view more details for each policy.

Please note that the request date will reflect the migration date (applicable for migrated users’ first year of platform usage only)



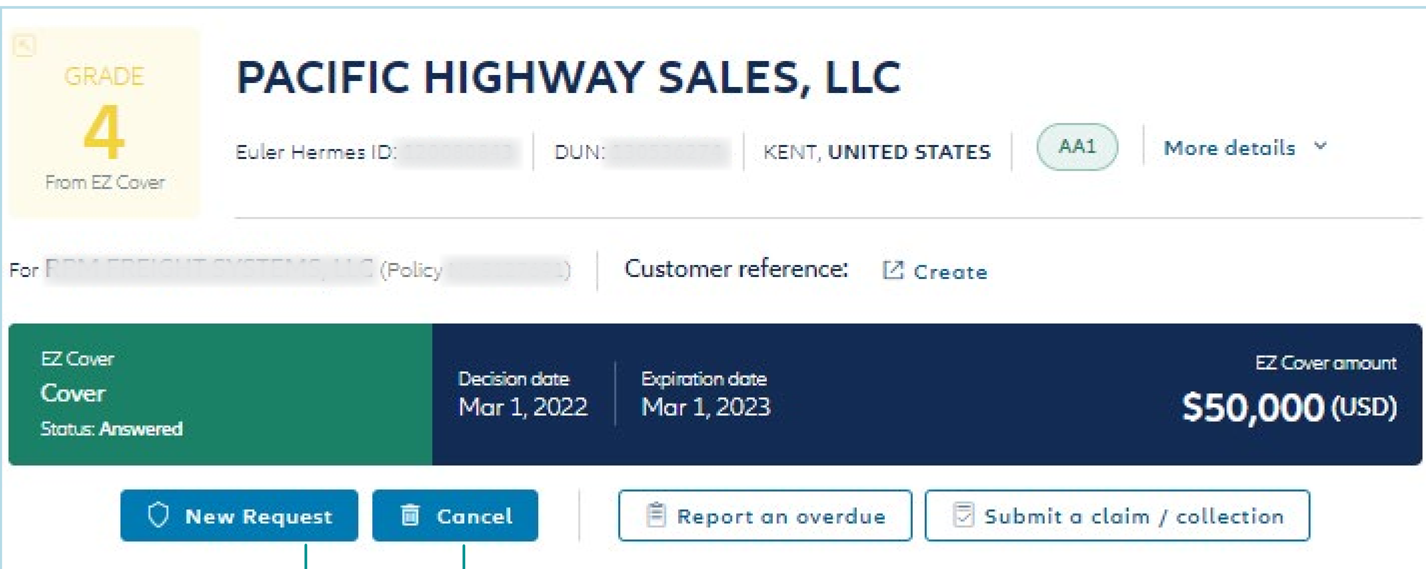


ALLIANZ TRADE ONLINE:

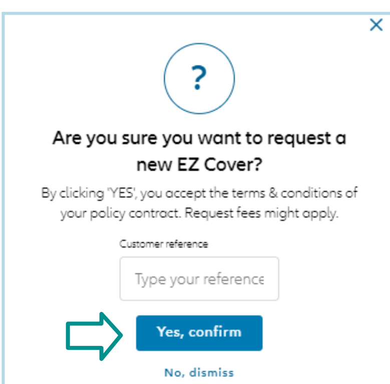
4 EZ Cover

To refresh the grade or Cancel the EZ Cover Limit

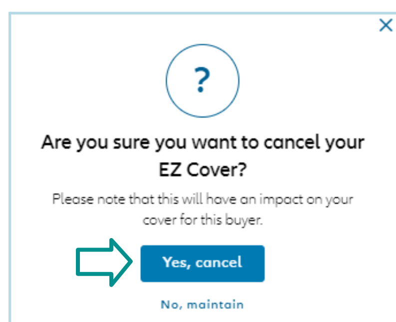
you will need to click on the buyer name to open that current limit. Once in the buyer's details you will see 2 options, New Request or Cancel. Click on the necessary item to proceed.



You will see the following screen where you can update the reference number if needed or just click "Yes, Confirm" to proceed.



You will receive the following box were you will click "Yes, cancel" or "No, maintain".



Euler Hermes North America Insurance Company and its affiliated debt collection company are part of the Allianz group and market their products and services using the 'Allianz Trade' trademark.

ALLIANZ TRADE ONLINE:

4 EZ Cover

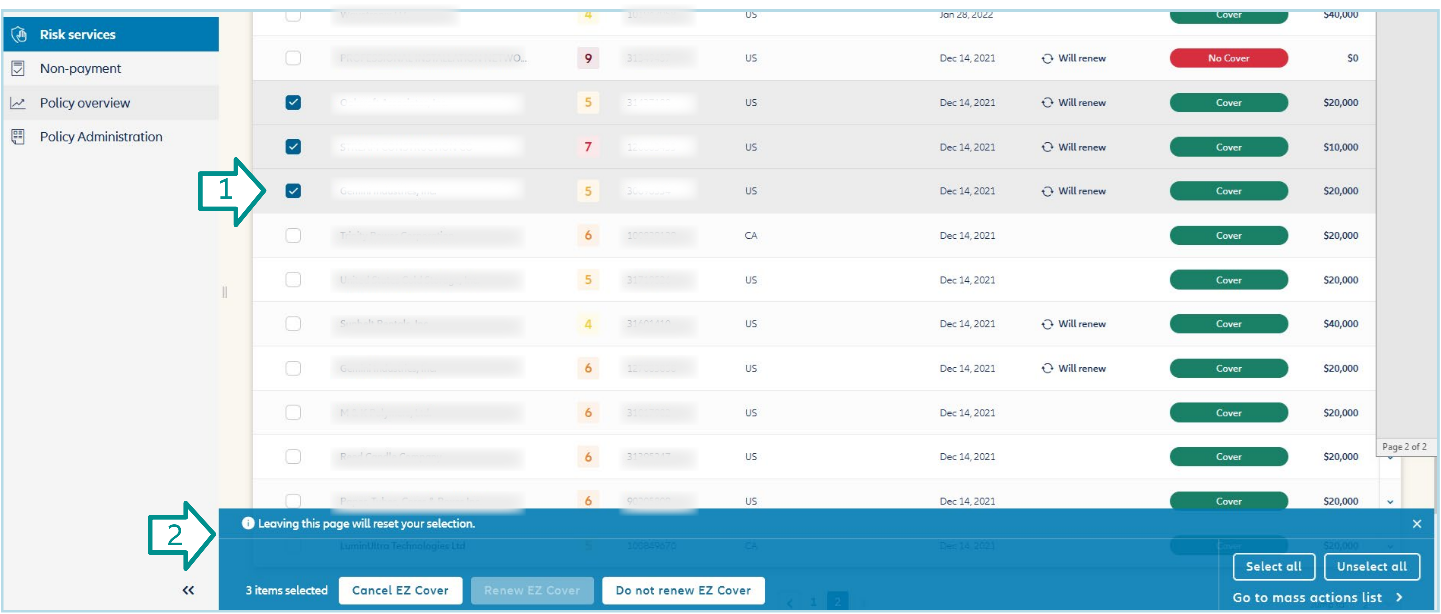
Mass Action Function

EZ Cover tab:

Three functions for EZ Cover mass actions:

- Cancel EZ Cover
- Renew EZ Cover
- Do not Renew EZ Cover

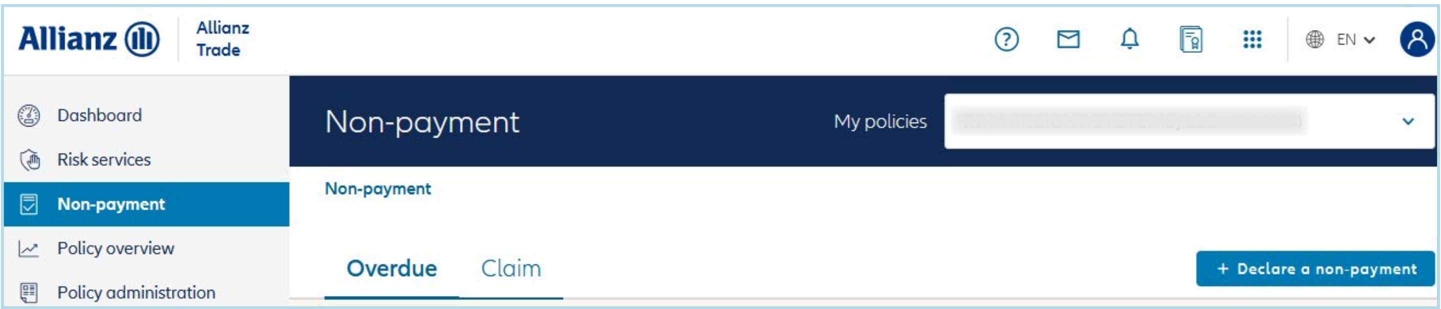
Once you select the buyers you will see the options populate with in the blue bar at the bottom of the screen. Choose your mass action by clicking the action you want performed.



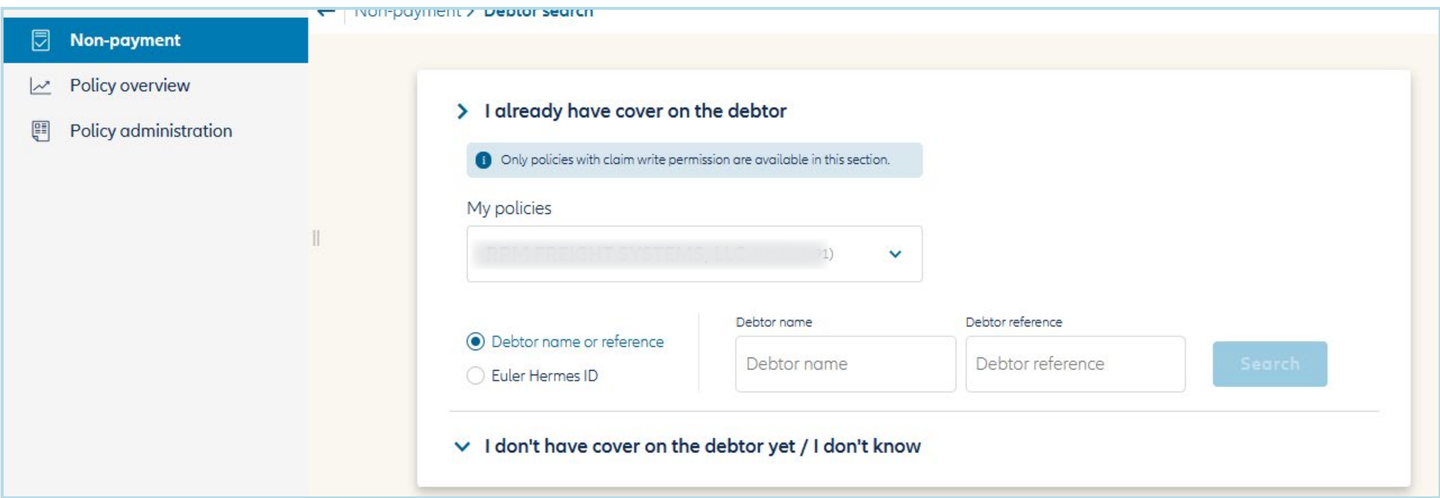
ALLIANZ TRADE ONLINE:

5 Overdue Reporting

Overdue reporting is located under the Non-payment feature:



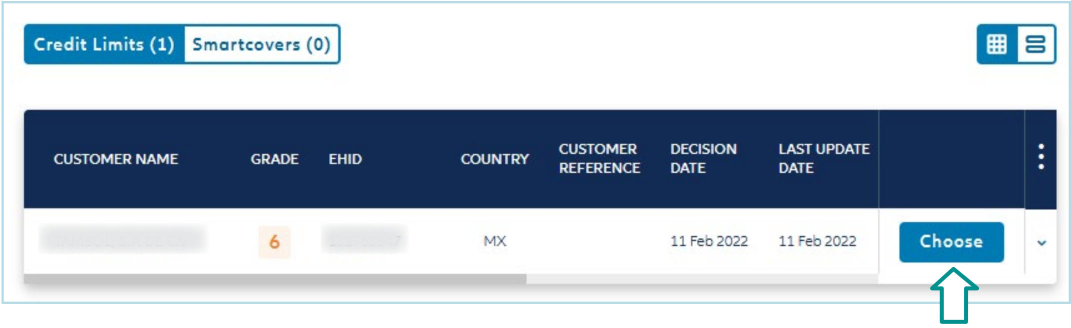
Choose the Overdue tab and select Declare a non-payment:



ALLIANZ TRADE ONLINE:

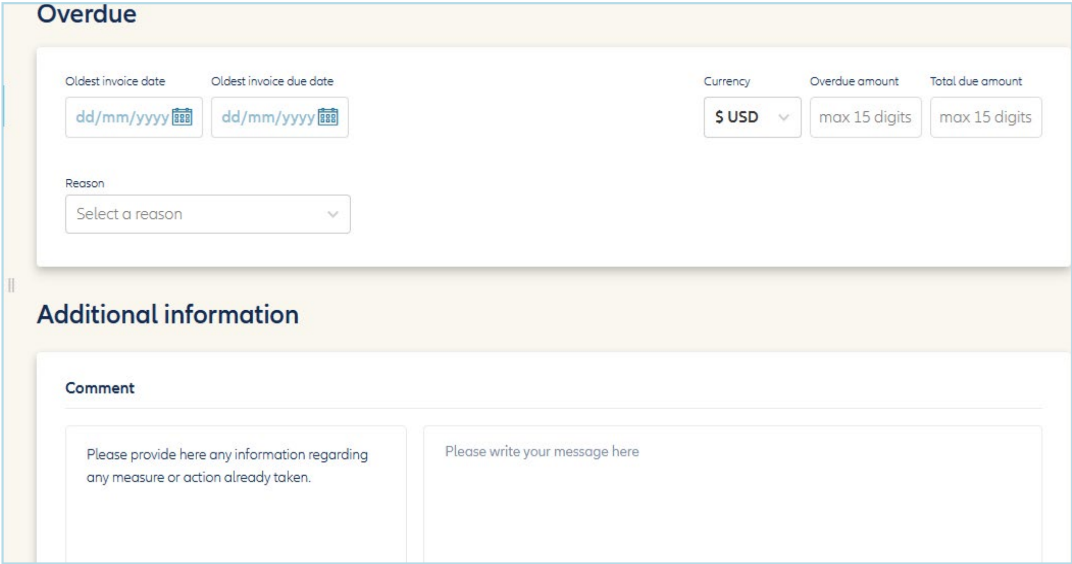
5 Overdue Reporting

Select your search preference and populate the fields selected once buyer populates click on “choose”



Select “Report an Overdue”

Populate all required fields below (highlight Oldest invoice date and oldest invoice due date, currency information, reason and any additional comments needed and click submit

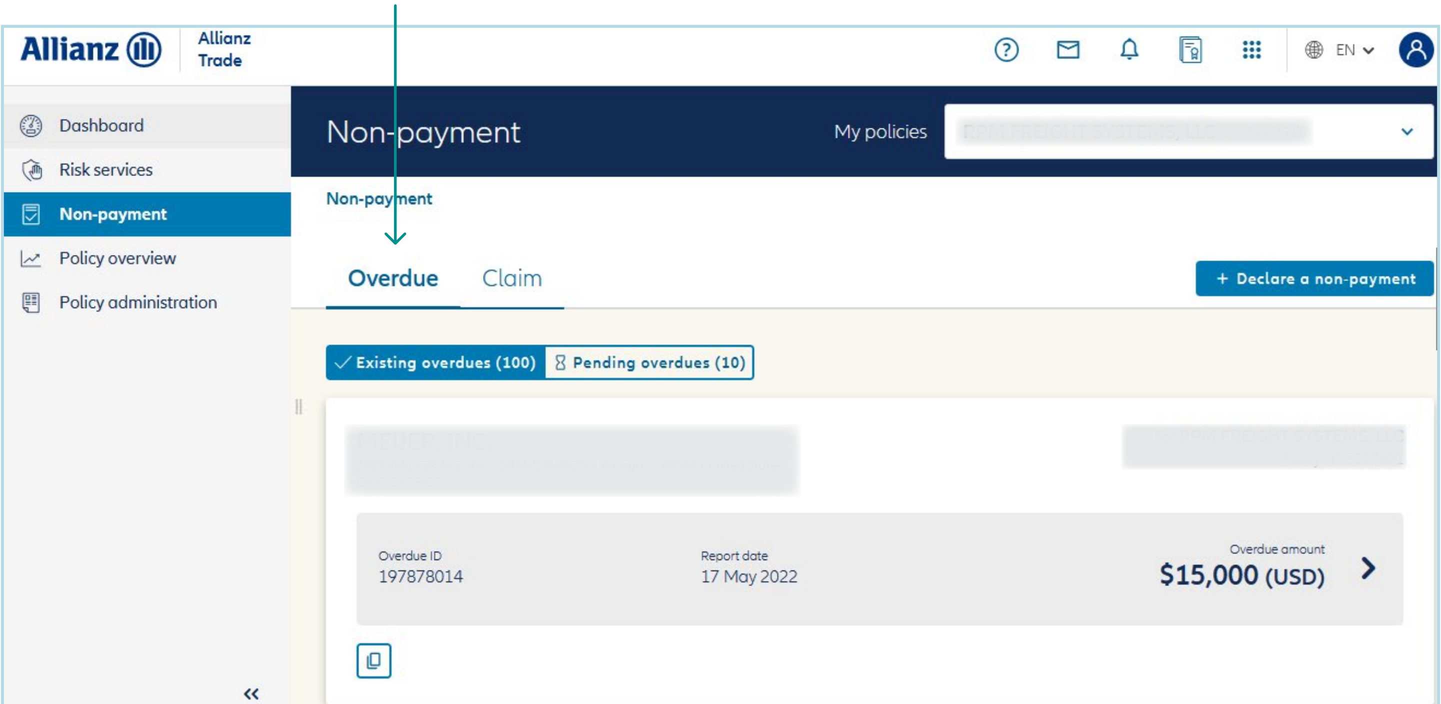


Euler Hermes North America Insurance Company and its affiliated debt collection company are part of the Allianz group and market their products and services using the ‘Allianz Trade’ trademark.

ALLIANZ TRADE ONLINE:

5 Overdue Reporting

All Overdue reporting submitted will be available within the portal under the Overdue tab:



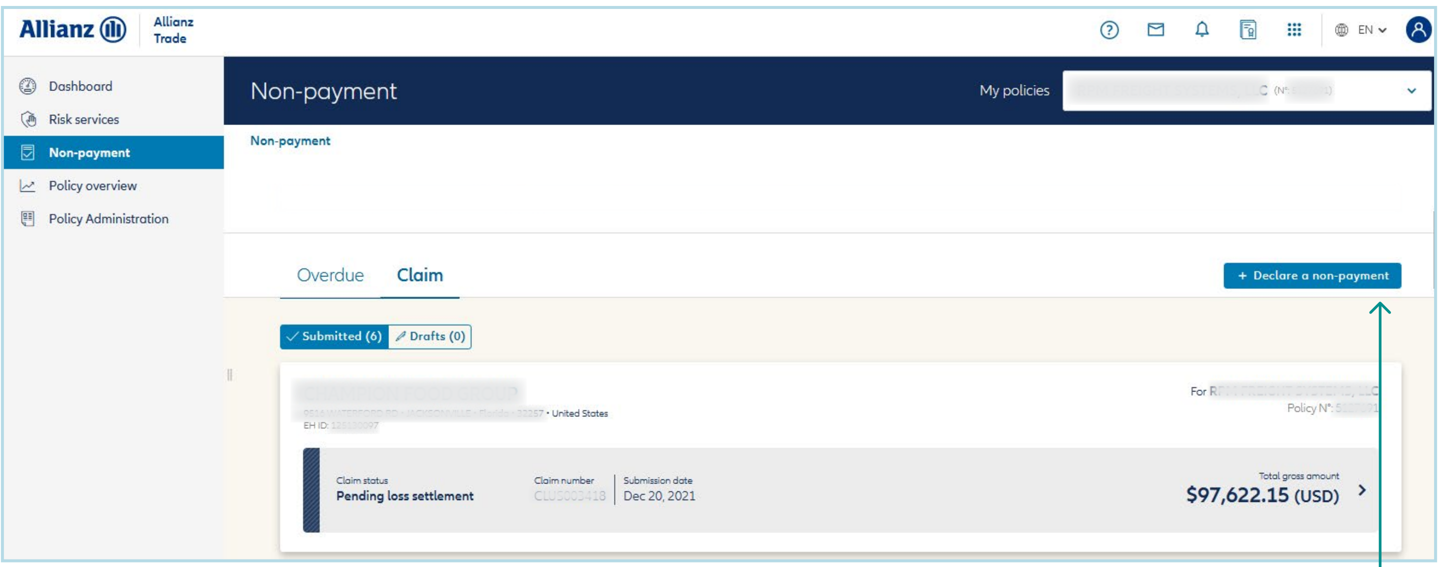
Euler Hermes North America Insurance Company and its affiliated debt collection company are part of the Allianz group and market their products and services using the 'Allianz Trade' trademark.

ALLIANZ TRADE ONLINE:

6 Filing a Claim

Steps to Submit a Claim/Collection

1. Select "Non-payment" on left menu



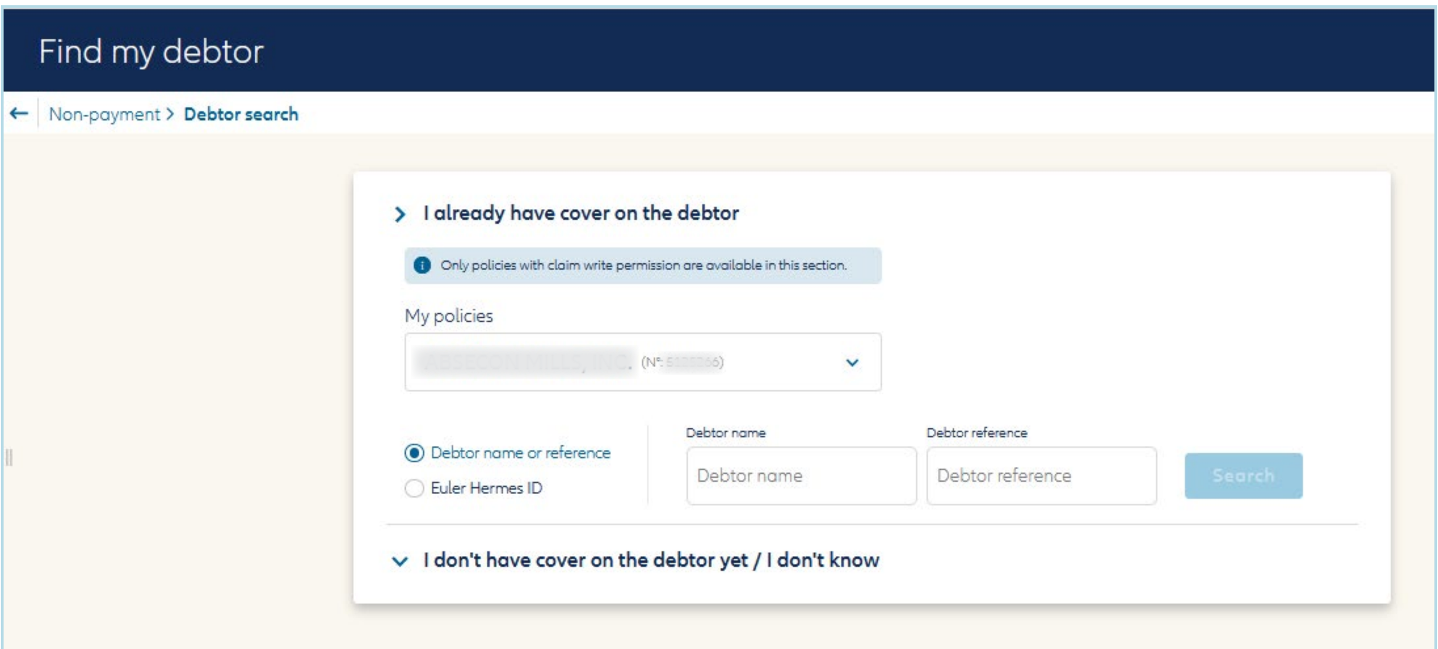
Click to start a new claim filing.

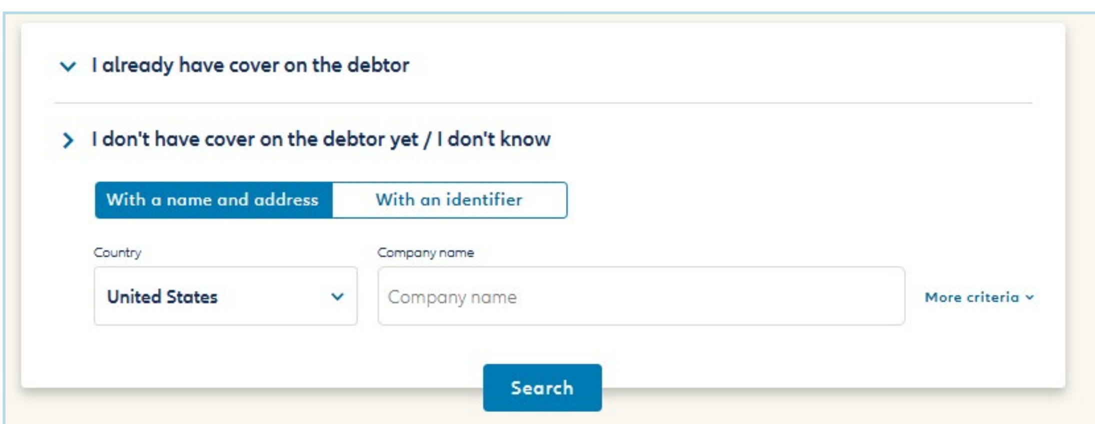
ALLIANZ TRADE ONLINE:

6 Filing a Claim

Steps to Submit a Claim/Collection

2. Search by debtor name or Allianz Trade ID and then click "choose". Search for debtors if you are unsure whether there is coverage or if you have Discretionary Limit coverage.



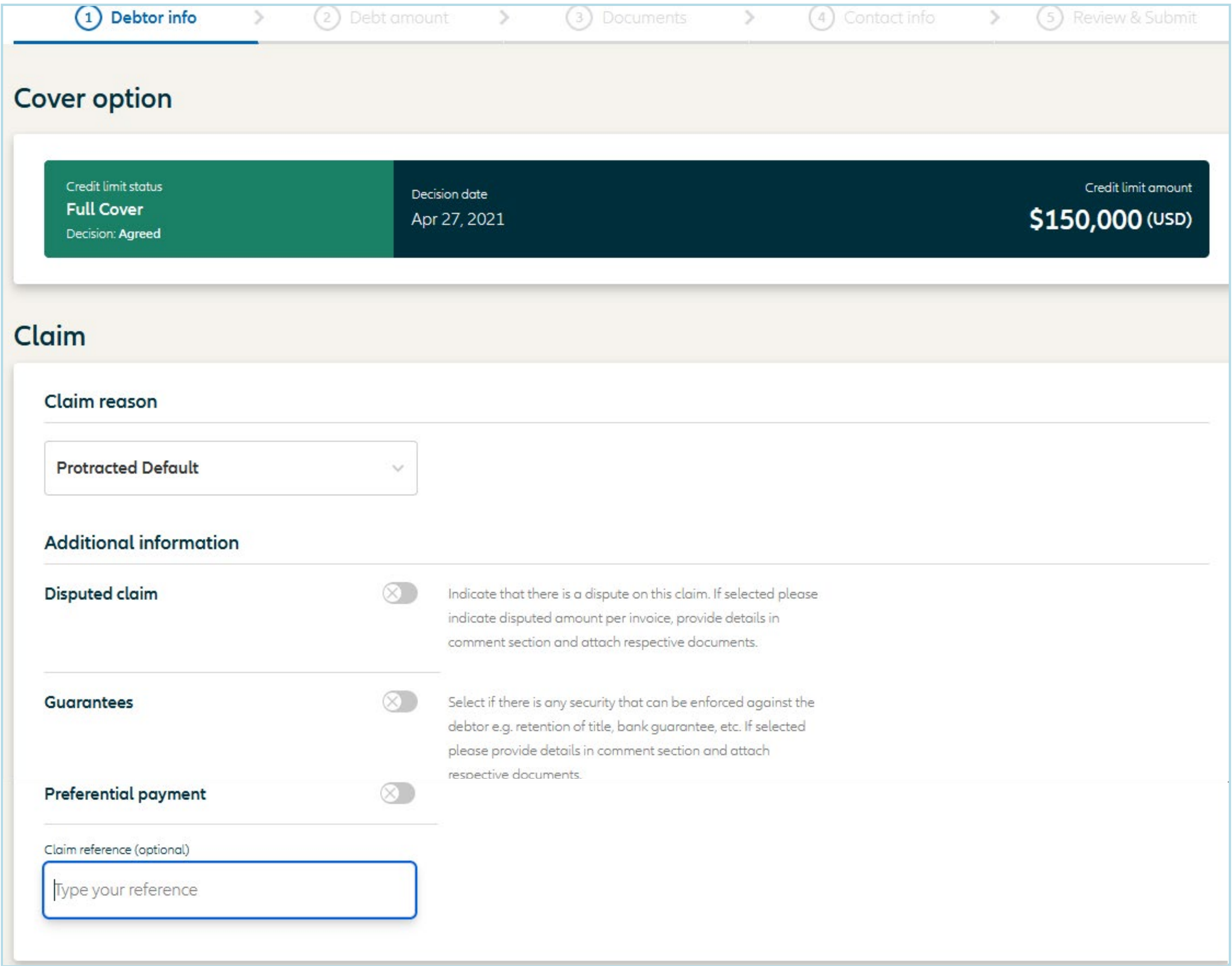


ALLIANZ TRADE ONLINE:

6 Filing a Claim

Steps to Submit a Claim/Collection

3. Follow the remaining steps to input all claim details.



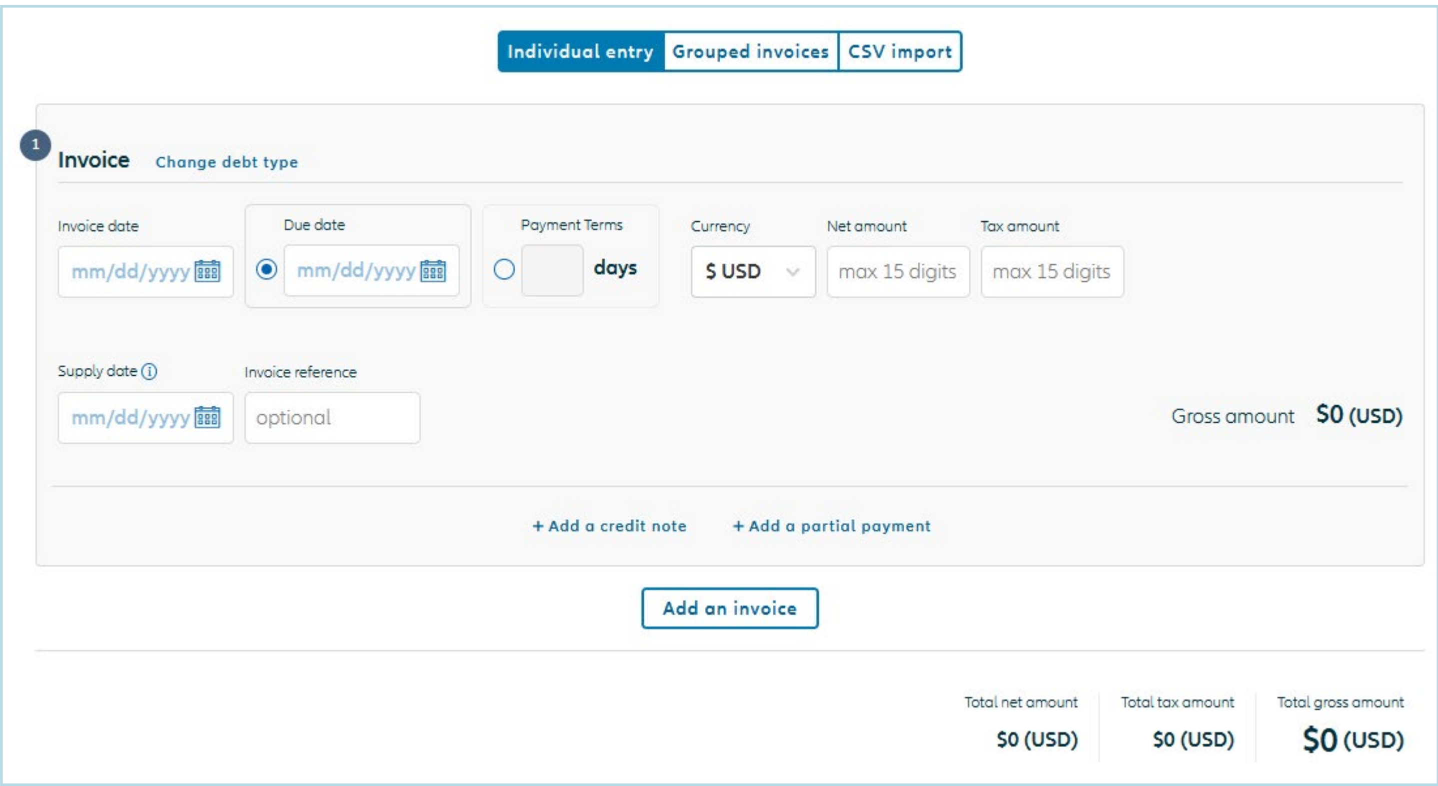
Euler Hermes North America Insurance Company and its affiliated debt collection company are part of the Allianz group and market their products and services using the 'Allianz Trade' trademark.

ALLIANZ TRADE ONLINE:

6 Filing a Claim

Steps to Submit a Claim/Collection

4. Invoice entry

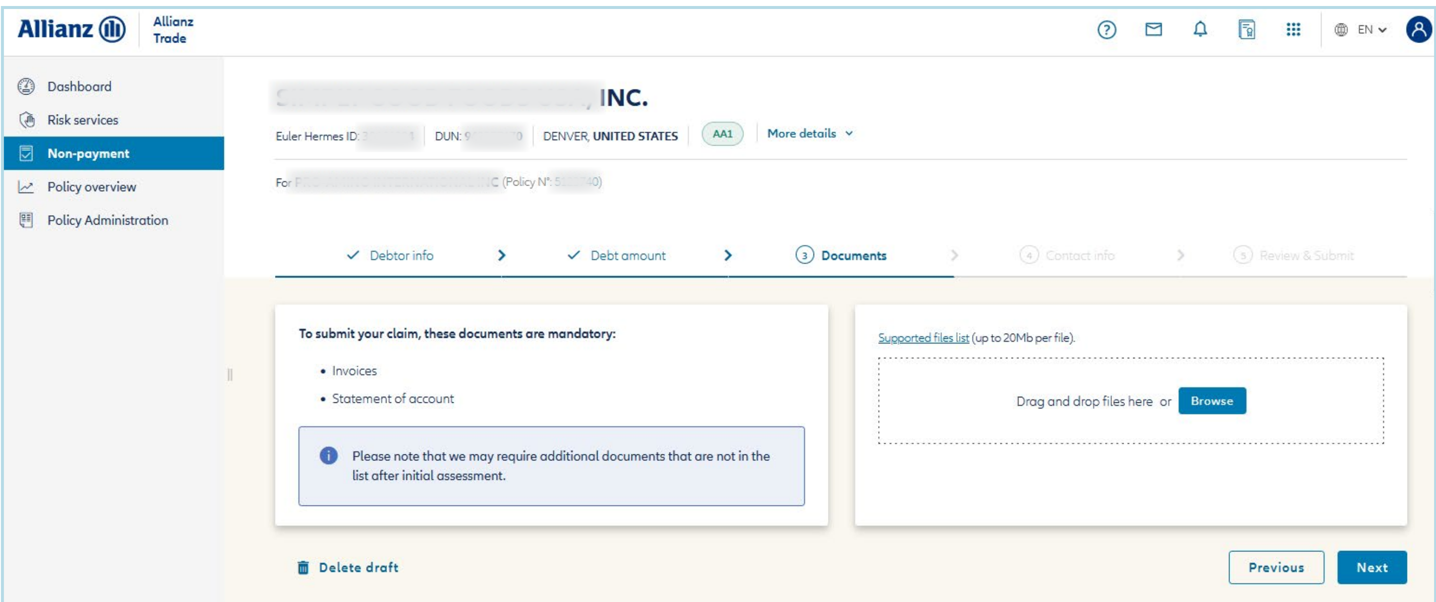


ALLIANZ TRADE ONLINE:

6 Filing a Claim

Steps to Submit a Claim/Collection

5. Certain documents are required



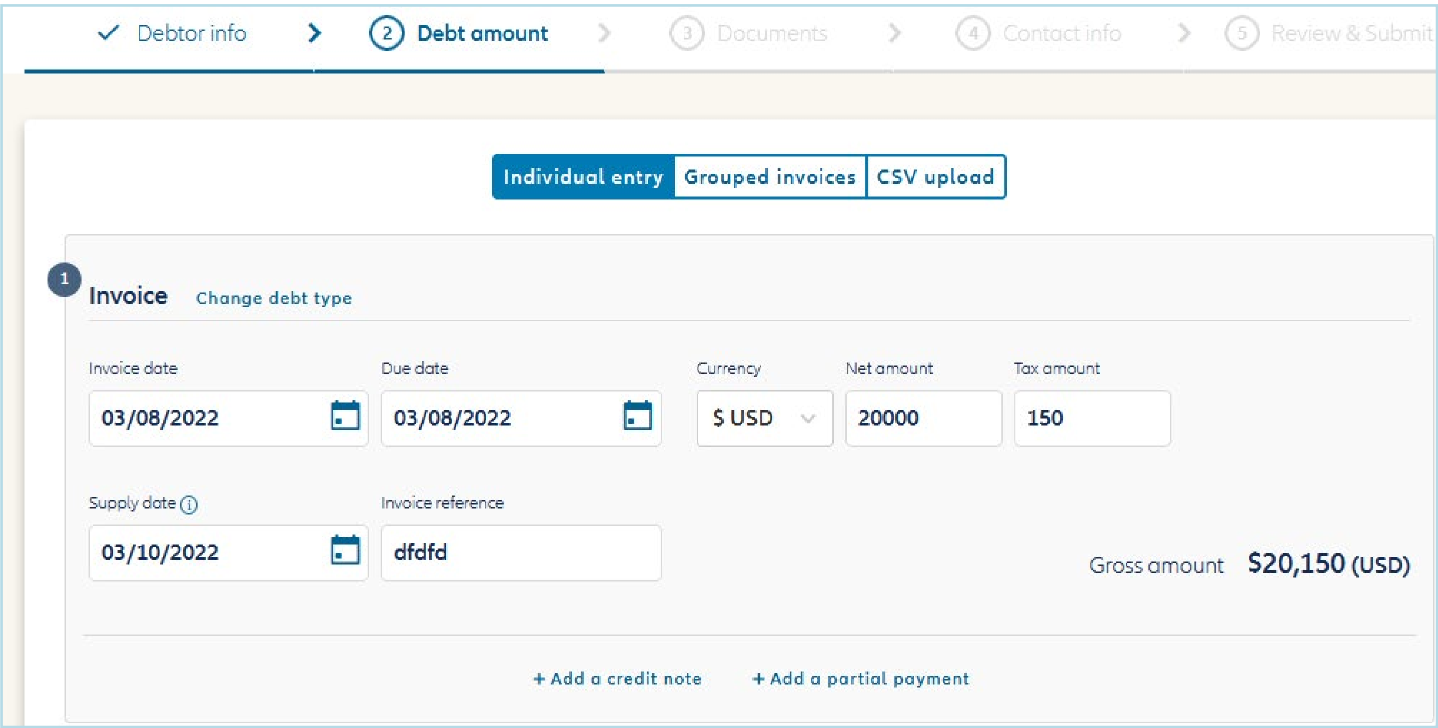
Euler Hermes North America Insurance Company and its affiliated debt collection company are part of the Allianz group and market their products and services using the 'Allianz Trade' trademark.

ALLIANZ TRADE ONLINE:

6 Filing a Claim

Steps to Submit a Claim/Collection

6. Verify everything is correct, then review & submit your claim.



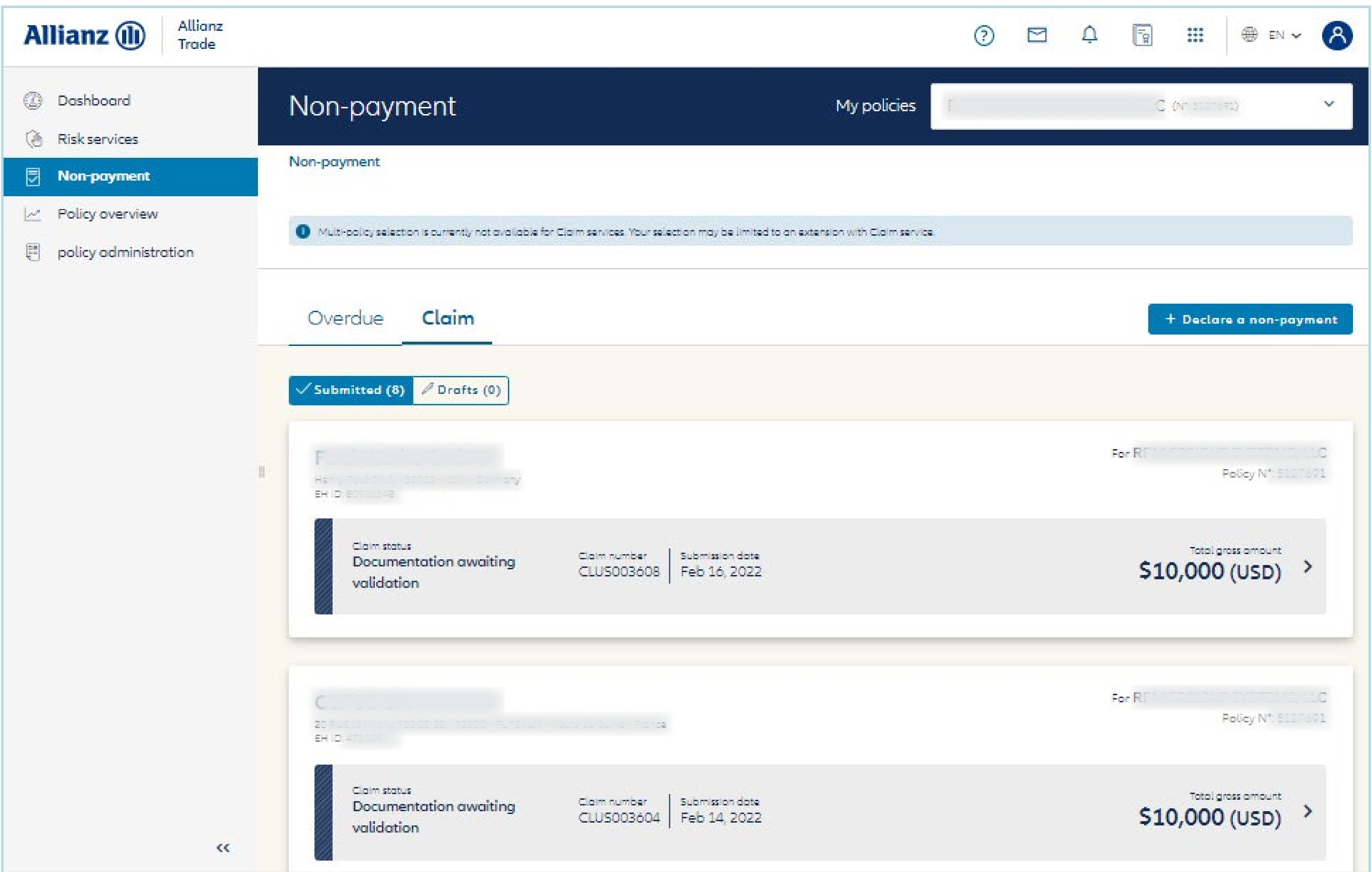
ALLIANZ TRADE ONLINE:

6 Filing a Claim

Steps to Submit a Claim/Collection

7. View claim submission information summary.

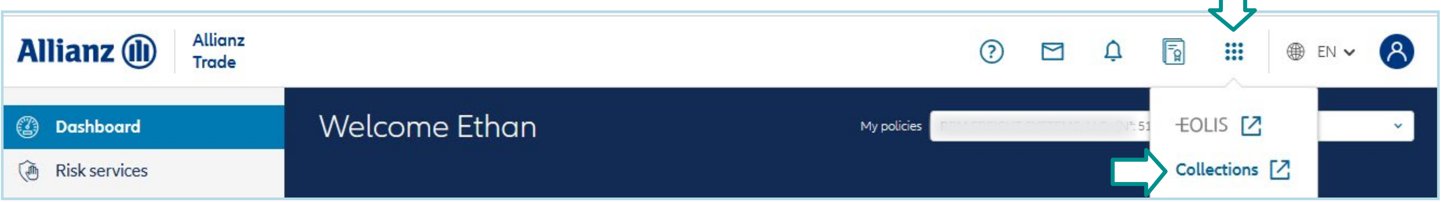
Once a claim has been submitted you can check the status by clicking on the debtor to see which stage is highlighted.



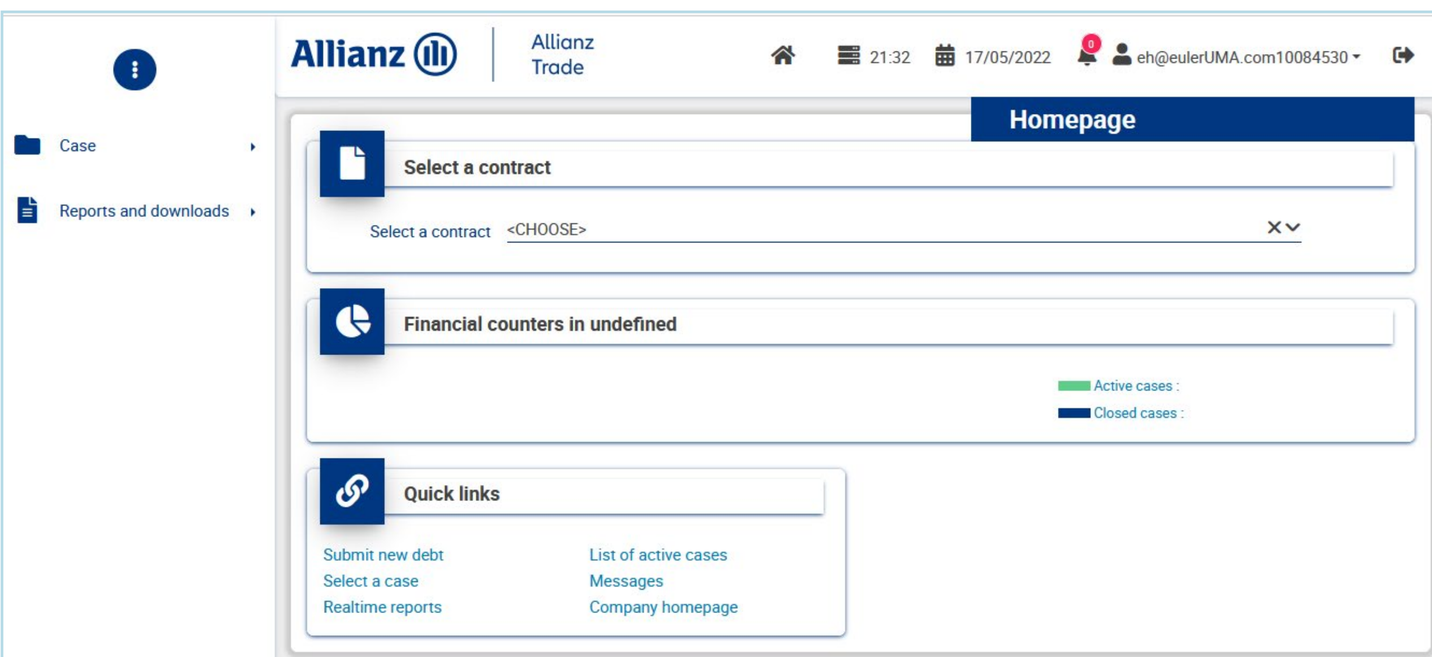
ALLIANZ TRADE ONLINE:

7 Collections SSO

Access to the Collection site via Allianz-Trade customer portal is located by hovering over the “dot icon” in the top tool bar:



Select “Collections” and this will bring you to the Collection site to submit your collection information.



Euler Hermes North America Insurance Company and its affiliated debt collection company are part of the Allianz group and market their products and services using the ‘Allianz Trade’ trademark.

ALLIANZ TRADE ONLINE:

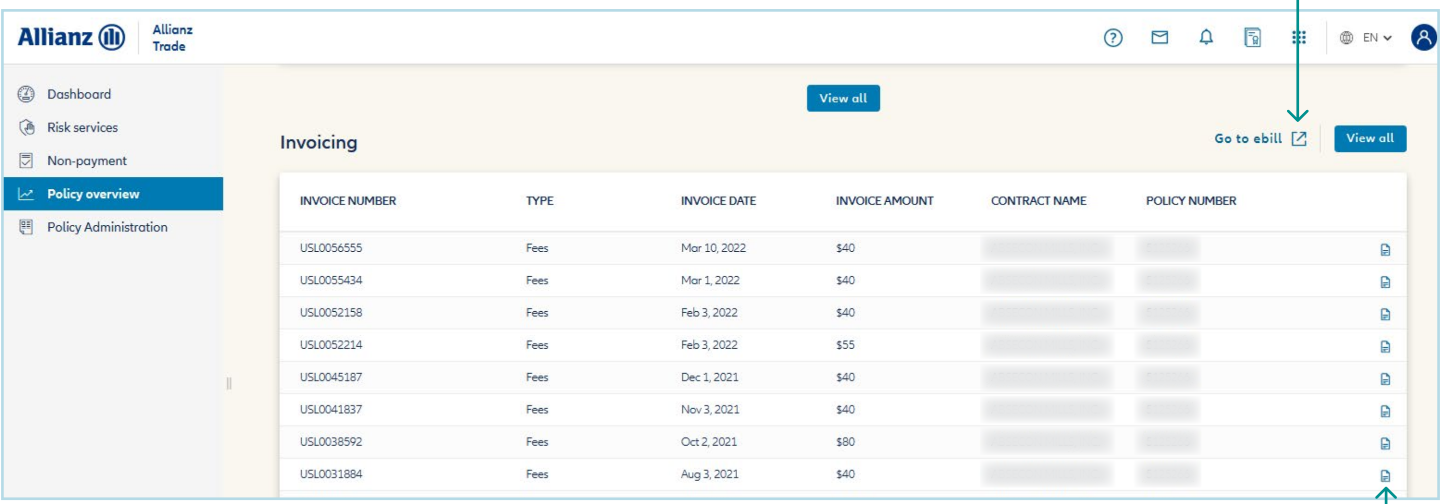
8 Monitoring
Policy overview and management

Invoices

Policy Overview

View all invoices in the “policy overview” section of the customer platform.

Click to pay invoices electronically



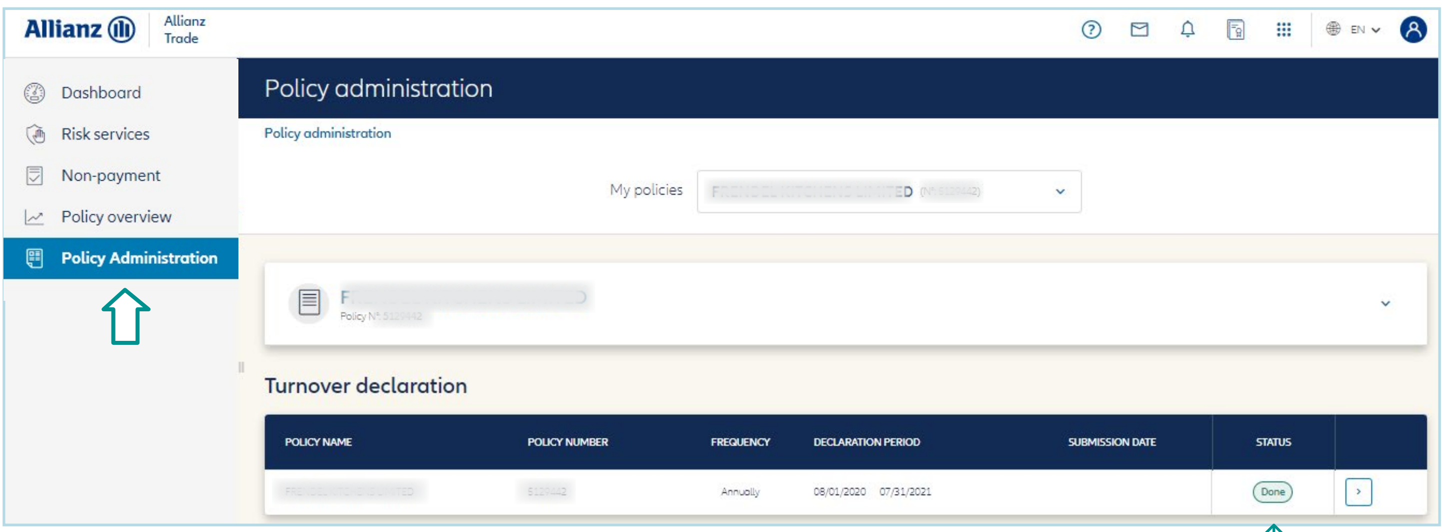
Click document icon to view a copy of the invoice.

ALLIANZ TRADE ONLINE:

9 Policy Administration

Quickly and easily manage your Sales Declaration in the “Policy Administration” tab.

Check the status of your turnover declaration quickly and easily within the platform.



Once your sales declaration is submitted, you will see the status update to “done”.

Euler Hermes North America Insurance Company and its affiliated debt collection company are part of the Allianz group and market their products and services using the ‘Allianz Trade’ trademark.

For more information, contact your service team listed on the key contacts page.