



# WORLD PROGRAM

**Credit risk affects every business. Not being paid for the products or services you deliver can put your organization and your people at risk. Especially if you are operating in multiple countries with diverse business operations, where complex trading agreements mean you need crystal clear visibility and control.**

That's why some of the largest global businesses rely on Euler Hermes for their trade credit insurance. Our partnership provides world-class knowledge and data to empower your trading decisions and opportunities for growth, backed by a claim payment if your customer faces financial difficulty.

Euler Hermes World Agency – our team dedicated to multinationals – provides the best possible solutions to answer to the different needs of global businesses. Whatever your plans for growth, our goal is to help you improve profitability, save time, and underpin your risk management through our diverse team of experts.



# MULTINATIONAL COVER THROUGH A WORLD PROGRAM

The **World Program** is a global trade credit insurance program for **multinationals** allowing central negotiation, central design and central steering, but with local execution to service your teams worldwide.

We bring bespoke solutions catering to the specific needs of our clients.

**No two World Programs are the same.**

Before we commit to work together, we invest our time and knowledge to examine your particular needs and future opportunities, designing a program that meets these precisely.

## WHAT DOES A WORLD PROGRAM COVER?

The World Program protects your business from a range of eventualities, including the insolvency of your customers, delayed payments and other business risks.

# WHY CHOOSE WORLD PROGRAM



## A global framework with local flexibility

Create a program that works for your entire business, so key elements remain steered centrally while specificities are incorporated where needed. Benefit from our experts' proficiency on the local language, culture and economic environment with clear escalation levels.



## Delayed payment and insolvency protection

We provide you with all of the data available to help you choose the best partners to avoid payment issues to begin with. The aim is to implement robust, effective programs that strengthen credit management infrastructures supporting risk management and risk transfer. Should the unexpected happen, we've got you covered with a claim payment.



## Tailor-made to meet your business requirements

We invest our time and expertise to examine your particular needs and desires, designing a program that meets your requirements precisely: the Master Agreement, the framework for the entire World Program.



## Cover of political risk

We safeguard you from risks which may arise due to political reasons. This includes protection in case payment difficulties arise due to war, export/import restrictions, transfer restrictions and currency conversion restrictions by government decree.



## Central World Policy written in plain English and in multiple languages

Stated clearly and in a way which is simple to comply with, it can be issued in multiple languages and is adaptable at both central and local levels under the auspices of a Master Agreement, the framework for the entire World Program.



## Debt collections service

Unpaid invoices can seriously affect your business by slowing cash flow, stretching your DSO, reducing inventory turnover, harming credit ratings and even tarnishing your company's reputation. With 100 years of debt recovery experience, our 400+ collection professionals worldwide collect 300,000+ debts per year in more than 130 countries, handling cases amounting to over €1 billion every year.

# BENEFITS OF PARTNERING WITH EULER HERMES WORLD AGENCY

- Our risk model is tried-and-tested through many economic cycles, benefiting from years of refinement. We provide you with access to our grading system, allowing us to speak the same language.
- We work with the finest digital tools to provide you with seamless access to information and clarity as to our profile of your risk exposure.
- Our reputation for paying claims is undoubted. As Euler Hermes boasts a AA S&P rating, and is a company of Allianz, you can rest assured that you have a strong financial partner behind you.
- Our people come from diverse backgrounds to support you from all perspectives.



## Whatever you're planning:

- Entering a new market
- Trading with new customers
- Identifying suitable partners
- Protecting yourself against economic uncertainty
- Centralizing or decentralizing your global operations
- Implementing new risk management protocols



## We can keep you one step ahead:

- Access to Euler Hermes' market-leading worldwide information network
- Methodical analysis based on real-time economic and market intelligence
- A detailed program tailored to your exact needs
- A clear strategy for implementation
- Expert support from people who understand your business and your buyers
- Protection of your bottom line

Euler Hermes France - World Agency  
French branch of Euler Hermes SA  
1 place des Saisons  
92048 Paris-La-Défense  
France CEDEX  
Tel: +33 (0) 1 84 11 50 50

[eulerhermes.com/wa](https://www.eulerhermes.com/wa)

To learn more about our multinational solutions, visit our website:  
[https://www.eulerhermes.com/en\\_GL/our-solutions/global-solutions.html](https://www.eulerhermes.com/en_GL/our-solutions/global-solutions.html)

 [Visit our website](https://www.eulerhermes.com/en_GL/our-solutions/global-solutions.html)