

CASE STUDY: PROFORMA ONEPOINT

# Protecting Growing Assets from “What Ifs”



Proforma OnePoint is a leading marketing solutions provider and one of the top-performing companies in the Proforma network. Servicing a variety of industries, OnePoint helps companies reduce suppliers by being one source to provide e-commerce solutions to fulfill uniforms, SWAG, corporate apparel, recognition programs, and print.

OnePoint is one of Allianz Trade’s newest partners—but the benefits have been near immediate. Angela Harben, Controller and HR director for OnePoint, discusses why the company was interested in Trade Credit Insurance, how it’s serving them so far, and what’s in store for the future.

## Why Seek Out Trade Credit Insurance?

Over the last five years, Proforma OnePoint has seen immense growth, increasing their revenue by nearly 700 percent. Angela Harben and Scott Whitten, the CEO of OnePoint, had been contemplating integrating Trade Credit Insurance into their risk mitigation plan for about a year, knowing that it could protect an important asset: their accounts receivable.

The turning point came when one of OnePoint’s clients stopped paying on time and eventually filed for bankruptcy. “That spurred us on,” says Harben. “We could see a pattern. It makes you start to think, ‘Okay, we’ve talked about planning for things that could be detrimental to our company.’” The payment issues and bankruptcy “put the fire under our feet to move forward with Trade Credit Insurance and protect ourselves,” she says.

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Founded: 1978

Started partnership with Allianz Trade: 2023

Region: USA



Sector:



Policy Benefits:

- Trade credit risk mitigation
- Peace of mind
- Sales growth
- Quick, responsive communication

In cooperation with



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### Angela Harben

Controller and HR director for OnePoint

According to Harben, the onboarding process with Allianz Trade was “seamless.” “We made an instant connection with Allianz Trade, and there was a trust built,” says Harben. “We will continue to foster that relationship.”

“Allianz Trade is just another member of our team,” she says. “If I need something, I can call Allianz Trade or I can email them, and they’ll help me handle it or help me find a solution.”

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### How Does Trade Credit Insurance Help Fuel Future Growth?

Harben does not anticipate that Proforma OnePoint’s growth will slow down any time soon. She envisions Trade Credit Insurance will play a key role in not only protecting growing assets but also evaluating potential clients and helping OnePoint do more business faster.

Trade Credit Insurance has already been integrated into OnePoint’s sales process, and new customers are informed up front that this is a tool OnePoint uses. “We put them on our policy to confirm their rating and whether we want to do business with them, depending on that rating,” says Harben. “This also helps us exit customers and bring on better customers.”

They recently hired a new business development team member, who hit the ground running and already has new clients in the pipeline. “It’s a little too soon right now, but as this team evolves, we will have real numbers from new customers,” says Harben, “and I think we really will see the value of Trade Credit Insurance there.”

Because OnePoint helps customers create and sell physical marketing collateral, they also work with a stable of vendors

Right now, Harben is OnePoint’s point of contact with Allianz Trade, but she anticipates the handoff to other employees will be as seamless as the onboarding process: “I think as we grow and I add members to my accounting team, they may take on receivables and have that partnership with Allianz Trade. Because they have been so friendly and welcoming, I know they will pick right up and run with helping them get what they need.”

from whom they buy their products. Trade Credit Insurance has already helped grease the wheels of production—especially for large orders.

Recently, one of OnePoint’s vendors would not ship a large order without either prepayment or a credit limit decision endorsement. This isn’t uncommon. Vendors want assurance that “at the end of the day, it doesn’t matter if our customer pays us or not because we have proof of a backup plan,” says Harben.

In the past, OnePoint would have to either prepay or delay production as they waited for Proforma’s corporate office to send the endorsement. Neither option is ideal for a quickly growing company like OnePoint.

After securing stand-alone Trade Credit Insurance, Harben reached out to Allianz Trade, who was able to supply the document within hours. “It really saved our necks,” says Harben. “I didn’t have to wait days to find out and have a job just sitting there.”

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### Would OnePoint Recommend Trade Credit Insurance to Other Businesses?

There are about 500 small businesses in the Proforma network, and OnePoint is among the top 10 performers. "A lot of people look to us for guidance because they know we're one of the more innovative companies out there, always open to change," says Harben.

When colleagues from other companies ask Harben what they're doing, she recommends Allianz Trade and explains the benefits of Trade Credit Insurance—including how it can help get large orders into production quickly. "They have the same problems when they are working on large orders," says Harben. "We

will refer our Proforma friends and any distributors that have questions about Trade Credit Insurance because we've had such a great experience."

At the end of the day, one of the most valuable benefits of Trade Credit Insurance is "peace of mind," says Harben. "For us, it's a feeling that we know we are protected. We tell business owners that we want to be protected from the 'what ifs.' By having a policy with Allianz Trade, we know that through the what ifs, they will be there to support us and help us."



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#### Angela Harben

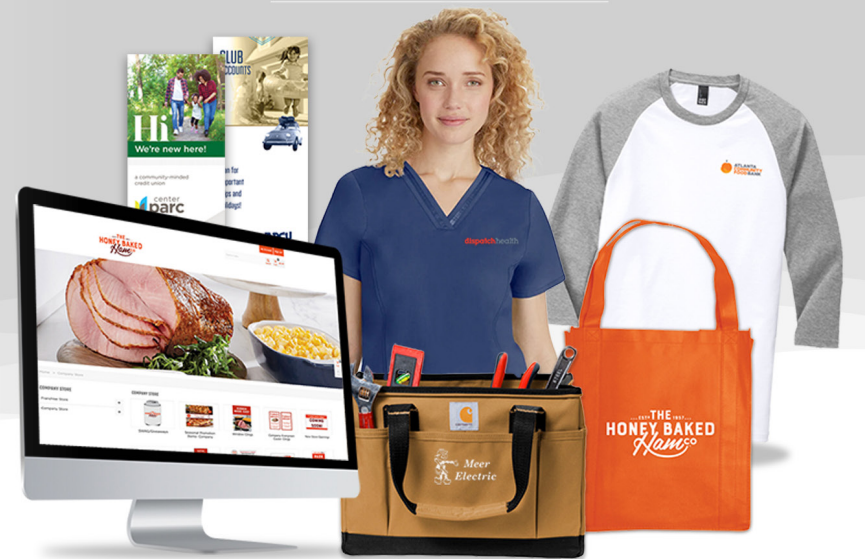
Controller and HR director for OnePoint

## Risk Management for Any Industry

According to Harben, "Trade Credit Insurance is beneficial for anybody who needs to protect their assets—their assets being their cash flow," says Harben. "It doesn't make sense to have such large receivables and not have protection in place. If you don't have that, I feel like you are putting yourself at a huge risk."

"I'm hoping we never have to use it," says Harben, "but it's such a comfort to know that if something did happen, we have a backup plan."

To learn more about what an Allianz Trade partnership would look like for your company, [contact us](#) today.



Pictured are examples of the type of products (corporate apparel, uniforms, SWAG, etc.) that Proforma OnePoint provides

