



# Introducing Credit Insurance

In order to provide the best possible experience for our customers, we have invested in a credit insurance policy with Euler Hermes. This new tool will allow us to serve you better by providing an easy and flexible way to purchase from our company. You will benefit from our use of this product in a number of ways, and we are excited to strengthen our relationship with your organization.

As a valued, credit insured customer, we want to make sure you are aware of one easy, additional step that may be required as we seek to maximize your credit line with us. Our insurance carrier, Euler Hermes, may contact you for additional financial information on our behalf. If they contact you, they typically ask you to furnish copies of your existing financial statements, which they keep strictly confidential. Your timely provision of the requested information will help streamline the process.




## Who is Euler Hermes?

Euler Hermes, a company of Allianz, is the world's largest provider of credit insurance. They are present in over 50 countries and provide services in over 200 foreign markets. With over 52,000 policyholders worldwide, Euler Hermes is committed keeping financial information completely confidential. By signing a Non-Disclosure Agreement you can rest assured that your company's information will be handled with the utmost privacy – never shared with any outside party, including us.

## How does providing my financial information to Euler Hermes benefit my company?

Providing your company's financial information to Euler Hermes allows its team of expert risk underwriters to base their decisions about your company's insured credit limit on the most accurate information. Absent company-supplied data, Euler Hermes may make cautious assumptions, assigning your credit limit below what your company might otherwise qualify for.

### Purchasing from a credit insured supplier like us will often allow you to:

-  Purchase more, with higher credit limits
-  Free up your cash flow by relying more on credit terms and less on cash transactions
-  Eliminate the hassles of other forms of payment assurance like cash up front or letters of credit

Contact Euler Hermes today to learn more about how they can help your business. Visit [www.eulerhermes.us](http://www.eulerhermes.us) or call **1-877-883-3224**.

Euler Hermes North America

## Could a **credit insurance policy** be right for your company?

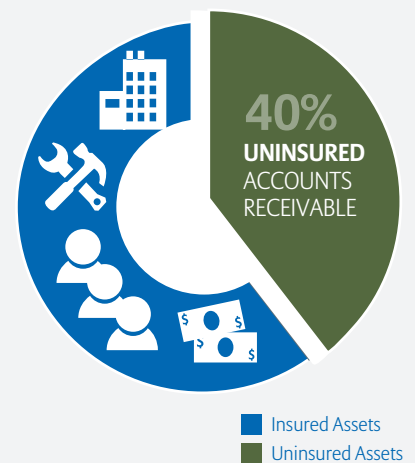
Growing your business can mean taking on more risk. Protecting your accounts receivable with credit insurance supports sales growth while managing your exposure. Credit insurance delivers the peace of mind that you will get paid for what you sell. The extra sales revenue you'll earn by increasing limits can offset the cost of a policy many times over.

### Euler Hermes credit insurance solutions allow you to:

- **Expand your sales safely**, offer better terms to new customers and raise limits for existing customers.
- **Avoid bad debts** and prequalify trading partners by utilizing our proprietary database to evaluate the credit risks that could impact your customers' creditworthiness and your bottom line.
- **Increase your competitive advantage** by offering open terms overseas and eliminating the need for cash in advance or letters of credit.
- **Reduce bad debt reserves** by leveraging the protection of credit insurance and reallocating the capital toward your growing business.
- **Obtain more favorable financing** options since insured receivables translate to secured collateral.
- **Reduce your tax burden** by leveraging credit insurance premiums as operating expenses as opposed to bad debt write offs that reduce your profit.

Contact us today to learn more about how Euler Hermes can help your business, visit us at [www.eulerhermes.us](http://www.eulerhermes.us) or call 1-877-883-3224.

### Business Assets:



Accounts Receivable (unpaid invoices) are often a company's largest asset, yet they are often left uninsured. Using credit insurance is a safer way to do business.



EULER HERMES

Our knowledge serving your success