

Introducing Credit Insurance

In order to provide the best possible experience for our customers, we have invested in a credit insurance policy with Allianz Trade. 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, Allianz Trade, 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 Allianz Trade? Allianz Trade is the trademark used to designate a range of services provided by Euler Hermes. Euler Hermes is the global leader in trade credit insurance and a recognized specialist in the areas of surety, collections, structured trade credit and political risk. Headquartered in Paris, Euler Hermes is present in more than 50 countries with

5,500 employees. In 2020, Euler Hermes global business transactions represented 824 billion Euro in exposure. Euler Hermes is a full member of Allianz Group. 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 Allianz Trade benefit my company? Providing your company's financial information to Allianz Trade 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, Allianz Trade 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







[ALLIANZ-TRADE.COM/US](https://www.allianz-trade.com/us)

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.

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.

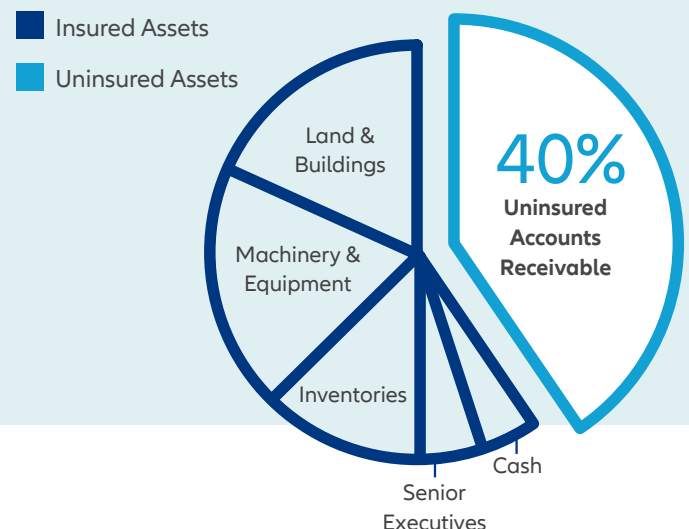
Allianz Trade credit insurance solutions allow you to:

-  **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.



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.



To learn more about how Allianz Trade can help your business, visit us at allianz-trade.com/us