

# Tailored Risk Management Solutions for the Oil & Gas Industry

Allianz Trade provides a suite of resources specifically designed to empower commercial traders and risk managers to gain market share while minimizing credit exposure.

Our tailored risk management solutions offer you:



**Safer sales growth.** When you transfer risk to Allianz Trade, your company can feel confident expanding sales on open credit to new and existing customers. If a default occurs, we pay when your customer doesn't.



**Credit approval support.** We work in conjunction with your credit and commercial teams to offer more options to increase credit lines without compromising your risk position.



**Reduction in bad debt reserves.** Our programs help you to free up working capital while offering a better spread of risk without jeopardizing profitability.



**Protection against concentration risk.** By securing your receivables, we eliminate high volume risk to strengthen the balance sheet and protect shareholders.



**Greater return on investment.** Our program is significantly more cost-effective than many risk mitigation products including letters of credit, bank confirmations, credit default swaps, and other options. A tailored credit insurance solution from Allianz Trade offers natural return on investment, in addition to peace of mind, by protecting the only unsecured asset on your balance sheet.

Partner with Allianz Trade to increase business with counterparties that:

- You have turned away from open credit
- You have capped on credit based on your internal credit guidelines, leaving untapped revenue
- Are non-investment grade
- Are privately held
- Are foreign domiciled
- Represent large concentrations within accounts receivable
- Are trading companies with limited "hard" assets
- Are currently on L/C, bank confirmation, or other protection alternatives

Our Financial Strength: Allianz Trade is the largest credit insurance specialty carrier in the world, having an investment-grade rating (AA S&P, A+ AM Best) that is accepted by corporations and banks across the globe. Covering over \$1Trillion in transactions annually, we offer large energy companies the unique advantage of being able to underwrite limits in-house, without syndication. Our market position is further backed by the financial stability of Allianz, one of the largest insurance companies in the world.

[ALLIANZ-TRADE.COM/US](http://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.