

WHAT YOU ALWAYS WANTED TO KNOW ABOUT OUR COMPANY.

Euler Hermes – always there for you

When your receivables need protecting, we are the reliable partner at your side – in Germany and all over the world.

As a partner of Euler Hermes you can be quite sure that your economic success is guaranteed however difficult conditions for business are – and that you keep the flexibility you need to make decisions on how to grow your company.

Your strong partner in Germany

As Germany's leading credit insurer we develop individual solutions for you in all areas of credit management. With 10 branch offices all over Germany and almost 200 field staff we are always just around the corner from you.

Allianz Trade – our strong brand for your success

Under the brand name **Allianz Trade** you can find various products and services from Euler Hermes. Take advantage of our well-known name all over the world for your successful business transactions.

Make use of our global network for your worldwide business

As a member of the Euler Hermes Group, we offer you access to our global network, active in all major countries worldwide. You can then profit from our in-depth knowledge of the markets there for your international business.

Our Business is People: trust and know-how are the key to success

Behind every insurance product and service you get from us are the people who work for us and their commitment: they advise your company and stand at your side. They analyse the situation of your business. And they point to solutions which can give you greater economic security.



Euler Hermes Group

- Present in more than **50 countries** on five continents.
- **33.3 % market share** worldwide.
- **AA rating** from Standard & Poor's.
- Over **3.3 billion euros consolidated group turnover**.
- **1,057 billion euros covered risks** worldwide.
- More than **70,000 clients** worldwide.
- More than **5,500 employees** worldwide.
- Allianz Trade – the **go-to brand** for safe business.
- **Your partners in credit management** and your reliable advisor.
- **Personal contact** – always just around the corner from you.



in more than

50

countries

Knowledge for good business: our Allianz Trade BoniCheck

Whether landing a successful order actually ends up generating real cash depends first and foremost on how solvent your customer is. As your service partner, that is why we research all the facts which are relevant for assessing your customers' creditworthiness – so that we can give you timely warning when danger threatens.

Our Datapool: worldwide and up-to-the-minute

Our monitoring keeps an eye on the payment behaviour of 83 million companies in more than 160 countries. This unique datapool is monitored on an ongoing basis and continuously updated so that all the facts are up-to-the-minute. Alongside our own research – e.g. analysis of balance sheets – our sources include major credit information companies, business services, banks and debt collection agencies. On top of that, our sales force and many thousands of policyholders make sure that our database is constantly being optimized.

And this is how information becomes knowledge

When the data are evaluated, insurance and IT experts work hand in hand: supported by a special expert IT system, our experienced staff are able to evaluate the facts precisely and structure them to give you a clear picture.

Cover and further advantages for your company

Use our integrated portfolio of products with five service fields – hedge risks effectively and optimize your market opportunities.

- With **Allianz Trade commercial credit insurance** we check the creditworthiness of your business partners and insure you against debtor insolvency in Germany and abroad.
- **Allianz Trade Cover against Fraud** helps when your own employees or other Insured Persons cause financial losses – e.g. through theft, embezzlement or fraud. But we also cover you against computer crime and targeted hacker attacks.
- **Allianz Trade Guarantee Cover** provides you with the contract bonds, demand guarantees and other forms of commitment which you need, e.g. when public works employers require collateral from you.
- **Collecting your debts** due from customers in Germany and abroad is taken care of by Euler Hermes Collections GmbH.

Allianz Trade is the trademark used to designate a range of services provided by Euler Hermes.

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