



## WHY SHOULD YOU CONSIDER EULER HERMES CREDIT INSURANCE AS YOUR CREDIT INSURER

### MARKET LEADERS

EULER HERMES is the world's largest credit insurance group, with 36% market share. This means that thousands of companies individually have considered all options and have taken the conscious decision to insure their receivables with us.

### A PARTNER WITH AA- RATING

Our Standard & Poor's rating of AA- testifies that we are able to meet our short and long term financial obligations. In addition we are part of the Allianz Group which is rated AA.

### FIRST CLASS REINSURANCE

Thanks to our strong historical and economic records, we have been able to attract the best AAA rated reinsurance companies to offer the best cover possible, at an attractive cost that is reflected in premium rates.

### ACCESS TO BEST DATABASE

We are an integrated Group; sharing one database and the same business model. Our clients have access to the biggest financial database available, with financial figures, payment incidents, collection records and visit reports on millions of companies in the world. By taking insurance you automatically benefit from this accumulated experience which no information agency can ever gathers.

### BIGGEST DEBT COLLECTION NETWORK

Not only the size of the group, but also the fact that we specialize in whole turnover insurance (thus being actively involved in the management of smaller risk as well) means that hundreds of thousands of overdue declarations are processed each year. This has triggered the development of our own debt collection departments in the majority of countries where we have a local presence. Our specialists have designed the best collection strategy for each country and choose local partners – and can therefore ensure that our clients are given the best service.



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### A FLEXIBLE PRODUCT

The wording of the policy is clear and operational, and the procedures have been designed to keep your administration as low as possible. The rules for management of discretionary limits, granting of extension of due date, delays for notification and the declaration of turnover are straightforward. We can tailor our policy to match your particular requirements and the features of business.

### LOCAL RISK UNDERWRITING

Our risk department has developed a unique expertise on ASEAN economies and buyers and is now the ASEAN center for excellence of the whole group. Thanks to them we have better and faster information. This unit services our local clients, i.e. you can discuss directly any credit issue with them.

### SAME TIME ZONE

If your underwriter is in Europe you have to wait until 3 p.m. or later before you can converse or have access to information. We are here and you can call us at any time.

### COMMITMENT TO SERVICE

As a policyholder you pay premium to be covered. This include search for creative solutions to a problem, training new people, advise your organization and act as a liaison with your bank on all this. We want to be the best.

### EOLIS

EOLIS is a cutting-edge online credit insurance management service. It provides our clients with fast, free, direct e-mail access to underwriting, claims, commercial department and comprehensive user support in managing your credit risks.