

WHAT COULD YOU DO IF YOUR ACCOUNTS RECEIVABLE WERE INSURED?

You take a risk **each time you grant credit** to your customers



CONCERNING FACTS AHEAD

38,773

BUSINESSES FAILED IN NORTH AMERICA IN 2013



1 IN 10

INVOICES IS DELINQUENT



80%

TRADE ON OPEN TERMS

40%

OF A COMPANY'S ASSETS: UNINSURED UNPAID INVOICES



IF Your customer defaults on debt of **\$100,000**

AND Your customer's profit margin = **5%**

THEN Your company will need to produce additional sales of **\$2,000,000**

A DEVASTATING LOSS OF CASH FLOW
HOW MUCH OF A LOSS COULD YOU HANDLE?

SOLUTION:

More than 15,000 companies in North America use credit insurance to gain



KNOWLEDGE TO PICK & KEEP THE RIGHT CUSTOMERS



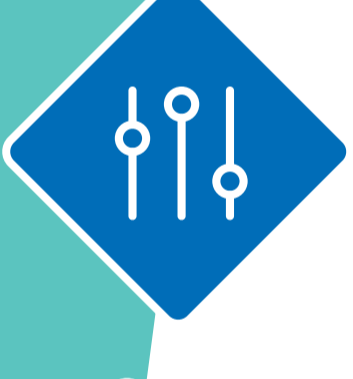
COVERAGE & RISK MONITORING FOR DEFAULT OR SLOW PAY

CLEAR ROAD AHEAD



SAFELY EXPAND YOUR SALES

\$150K
CREDIT INSURANCE ADDED
\$100K
\$60K
Annual Gross profit on one account*
* Eight shipments per year / DSO 45 days / 15% profit margin



SECURE BETTER BORROWING & FINANCING OPTIONS



GET PAID FOR WHAT YOU SELL

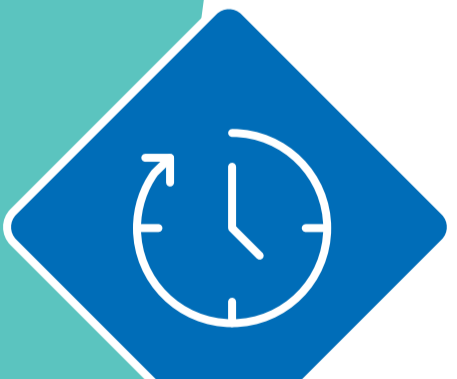


REDUCE BAD DEBT RESERVES & FREE UP WORKING CAPITAL

BAD DEBT RESERVE CAN AMOUNT TO **2.2%** OF YEARLY SALES.¹
The typical credit insurance policy costs a fraction of that and is tax-deductible.



GAIN THOROUGH CUSTOMER INSIGHTS & RISK INFORMATION



INCREASE EFFICIENCY IN YOUR CREDIT MANAGEMENT PROCESSES



EXPAND EXPORT MARKETS & SELL ON OPEN TERMS

FOREIGN COMPANIES BUY AN AVERAGE OF **40% MORE** WHEN THEY ARE OFFERED OPEN TERMS.²

INTERSTATE



Learn more at www.eulerhermes.ca

¹ Average bad debt reserve varies by industry. Source: <http://www.irs.gov/pub/irs-soi/08ccocr.pdf>

² According to the World Trade Organization. Source: http://www.wto.org/english/res_e/reser_e/ersd201218_e.pdf