



Trade credit insurance


What is trade credit insurance?

Trade credit insurance – also sometimes called accounts receivable insurance – protects businesses when a customer fails to pay a trade debt. This often occurs when a customer becomes insolvent or is unable to pay within the contracted terms (a protracted default). Credit insurance indemnifies a proportion (up to 90%) of the debt owed to your customer.

Key benefits of trade credit insurance

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Bad debt protection
Prevent disruption to cash flow from slow payment, non-payment, and insolvencies
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Sales growth
Expand sales into new markets and grow with existing accounts safely with favourable terms
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Financing
Access better financing terms from funding providers

An all-in-one solution

Debt collection

We offer international debt collection services as an integrated part of the trade credit insurance

Monitoring your customers' creditworthiness

Once we start seeing warning signs, we flag them up instantly

Making smart credit term decisions

We provide world-class knowledge and data to empower your customers' trading decisions

Customers with high potential

Distributors, traders, wholesalers, service providers and manufacturers in the following sectors often have high demand in trade credit insurance:



Electronics



Software & IT services



Chemicals



Pharmaceuticals



Household equipment



Agrifood



Food retail

... and more

Contact us to find out more!

For Allianz Trade to conduct a free buyers analysis and provide quotation, we will need the following information:

- Estimated **credit sales turnover** for the next 12 months
- Business **sector**
- Terms** of payment
- Any **bad debts history** in the past 3 years
- Top 10** customers list (name, address and credit limit required)

Why choose us?*

AA financial rating
by Standard & Poor's

€2.9 billion
Consolidated turnover

62,000+
Clients worldwide

€931 billion
Business transactions
protected worldwide

*Figures are as of 2021

Contact us!