



Trade safely – it's covered

A large-scale industrial construction scene. A massive red pipe is being lowered into the water by a tugboat equipped with several cranes. The pipe is supported by a series of dark metal pilings. The water is calm, and the sky is overcast. The overall tone is industrial and focused on heavy engineering.

“Progress always involves risks”

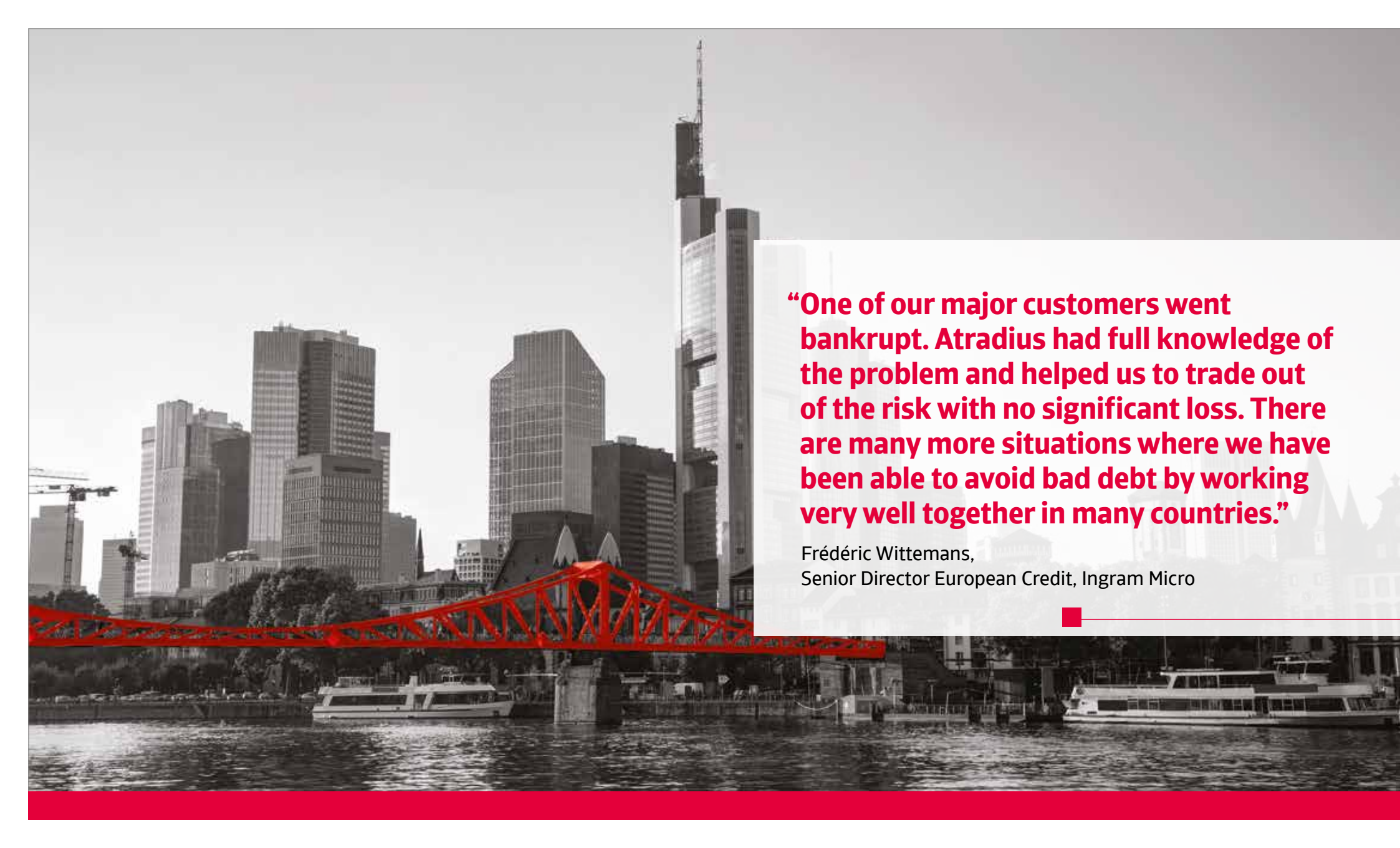
Frederick B. Wilcox

What keeps you awake at night?

- Worries about not getting paid?
- Accessing bank finance?
- Cash flow problems?
- Finding good customers and keeping them?
- Concerns about your company's future – and your own - if a major customer fails to pay you?



We can help you with all of this...



“One of our major customers went bankrupt. Atradius had full knowledge of the problem and helped us to trade out of the risk with no significant loss. There are many more situations where we have been able to avoid bad debt by working very well together in many countries.”

Frédéric Wittemans,
Senior Director European Credit, Ingram Micro

Atradius credit insurance – a safety net for your business

We cover the risks of non-payment that your business faces when selling your products or services on credit terms: when you give your customers a set period after delivery or invoicing to make payment.

Whether your trade is with domestic or export customers, those risks can't be overstated – history has taught us that. And, for Atradius, helping businesses trade safely has been our role for almost a century.

Any business, no matter how good its credit management, can be taken unawares by a customer falling on hard times. We've seen it many times. Big names. Famous brands. The last companies you'd expect to have gone under. And the more customers you have, the harder it is to monitor all of them for signs of payment problems ahead. While a customer's inability to pay is always a possibility, external factors, particularly when international trade is involved, can also obstruct payment. Extreme weather, government embargoes and trade sanctions, exchange rate fluctuations, and simply bureaucracy can all result in payment failure.

We can help you deal with these cumbersome or unexpected issues.

Our credit insurance can give you even more...



“Having our credit insurance policy in place allows us to access financing from our banks, giving our banks comfort accepting business with new customers in new markets... both the company and our banks are comfortable with the risk due to the policy.”

CFO, small chemicals company

Access to trade finance

Financing is vital not only to your success, but also to the success of your customers, many of which may be using the trade credit you give them as an important resource in managing their operational finance needs. Atradius credit insurance can provide your banks with the reassurance they need to extend you financing, and give you the protection you need to ensure your financial safety when offering trade credit to your customers.

“About 30% of businesses of all sizes experience payment problems because their customers use trade credit as a means of alternatively financing their operations.”*



*Source: the Atradius Payment Practices Barometer, a survey of over 6,000 B2B companies in 30 countries across the world.

Looking to grow your business? ...



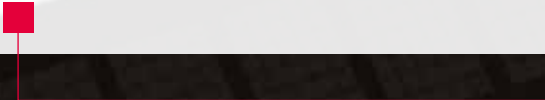
Make decisions that help your company grow

Standing still is not an option in business. Competitors are always waiting to gain an advantage if you do. By having an active presence where you trade – and want to trade - we can help your business grow.

The outlook for the global economy can have an impact wherever you trade, as can developments in your customers' trade sectors. What's more, if your traditional markets are showing signs of falling demand or stagnation, markets that are new to you may hold opportunities for real growth.

We have a presence in over 160 offices in 50 countries around the world, with people who know the market, the business culture and the local law - who can analyse the risks and support your ventures there.

Our experienced people can be a valuable source of information too, as can our many in- depth economic and market reports and online discussions: helping you decide on the most fruitful outlets for your products and services.



Find good customers – and keep them

Keeping good customers is a key factor of success in business. So, when you choose to insure your sales with Atradius, the first thing we do is check the credit worthiness of your customers and your prospective customers. This enables us to let you know up front the extent of credit that we will insure.

This is no superficial check. We have access to constantly updated information on over 200 million companies worldwide and can keep you abreast of issues that may significantly heighten or lessen the risk. Technology is essential. When it's combined with human expertise it's even more effective. Our highly trained risk assessors cover every angle. Your customer. The market. The sector. Everything that can have a bearing on the risk.

But we're not just looking for risk, because with risk comes opportunity. When we cover that risk we give you the confidence to trade with your customers. To offer them the most advantageous terms of sale possible. To keep them. Because we want your customers to see you as their supplier of choice.



So why choose Atradius?...

About us

Our customer service: Whether through credit insurance or our other credit and risk management tools, excelling in the way we serve our customers is second nature to us. Our customers can apply for change to credit limits around the clock with most of our credit limit decisions made within 24 hours.

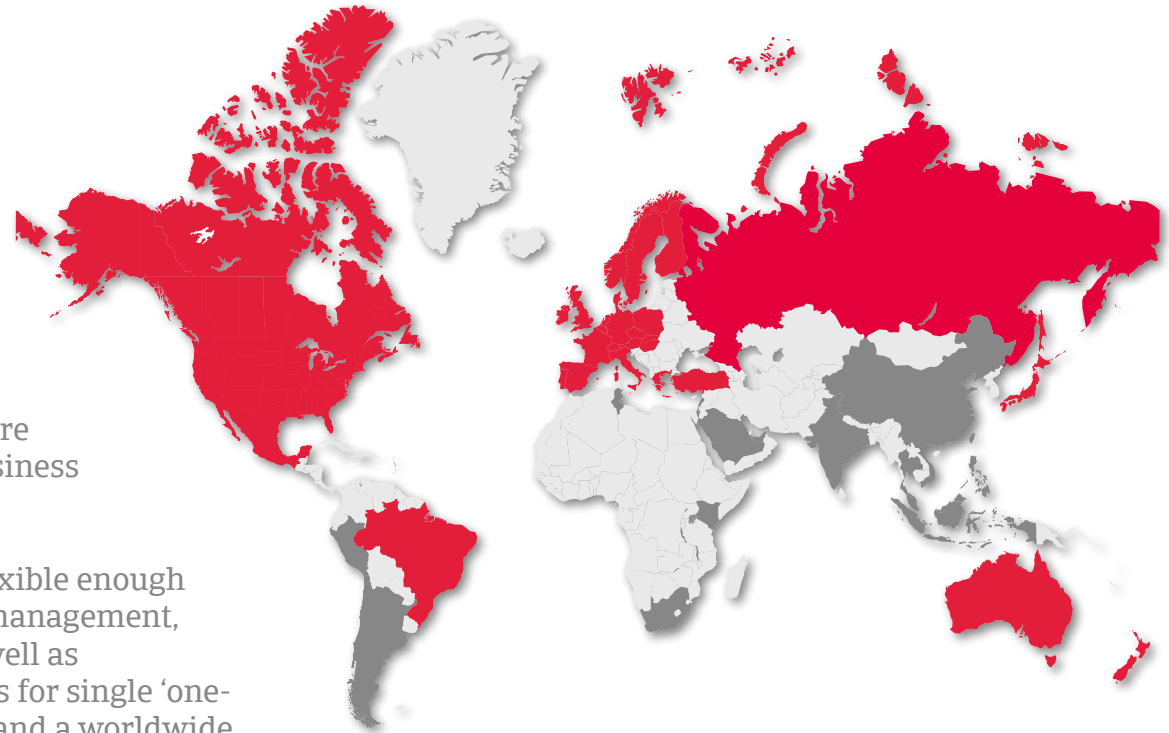
Our expertise: Atradius' business is built on knowledge and information. Expertise in risk assessment is therefore at the core of what we do and is central to the lasting business relationships we build.

Our products: Our core product - credit insurance - is flexible enough in choice and design to add real strength to your credit management, whatever the size and nature of your business. And, as well as comprehensive portfolio cover, we also provide solutions for single 'one-off' business transactions, in-depth market intelligence and a worldwide debt collection service.

Our worldwide presence: With a presence in 50 countries on 6 continents, and risk assessors with immediate access to the latest available financial information on over 200 million companies across the world, we can keep you aware of both global trading risks and potentially profitable and unprofitable business opportunities.

Our financial strength: We remain financially stable, despite the often challenging economic environment. This is evident from our capital reserves, which are far more than required to meet expected and unexpected challenges.

We've been supporting businesses successfully in this way for almost a century.



Why choose Atradius?

Because giving our customers the best service we can is our number one priority.

You want to build profits and ensure the safety of your company. Atradius credit insurance can help you achieve this goal by reducing potential financial losses stemming from uncollectable invoices.

Your customers want more credit and your banks are offering less. Atradius credit insurance can improve your ability to obtain bank finance and help you become an essential supplier to customers who may rely on your trade credit for short term finance.

You want to grow, but you want to be confident you are growing with the right customers. We can improve your opportunities to grow through better information about your customers' ability to pay and more secure cash flow.

Finally, you want your credit management solution, not someone else's with your name stamped on the policy. Our credit insurance programmes can be tailored to your needs.



**Want safer trade?
Contact us to find out what we can do for your business.**



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Atradius also has offices in
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