



# What could Trade Credit Insurance do for you?

The management of domestic and international credit risk is a growing responsibility for CFOs, Treasurers, Finance Directors, and Credit Managers. While globalization has removed many of the traditional barriers associated with conducting business abroad, the risk of counterparty defaults and bad debts remain.

Trade Credit Insurance provides indemnification for the non-payment of trade debts. Policies can be tailored according to a client's individual requirements and needs. This includes not only insolvency risk on goods delivered and simple non-payment, but also pre-delivery costs, the non-honoring of Letters of Credit, or nondelivery of pre-paid goods.

## Why WTW?

We understand what constitutes best practice in credit risk management and invest in long-term partnerships with our clients. We work with clients to design bespoke insurance programs to match their business processes and needs. The insurance program is designed to mirror our client's systems without imposing new or onerous costs or procedures.

## Benefits of Trade Credit Insurance:



Increase sales



Expand to new markets



Protect cash flows



Increase bank financing



Balance sheet protection



Protect against political risk



Replace letters of credit



Eliminate bad debt reserves

## Examples of the types of coverage we offer:

### 1. Insolvency

- Domestic and Foreign Bankruptcy
- Administration, Liquidation, Receivership
- CVA and equivalent arrangements for the benefit of creditors

### 2. Protracted Default

- Non-Payment

### 3. Political Risk

- Contract Frustration or Cancellation
- Public Buyer default

## We specialise in the following key industries:



Banking



Manufacturing



Commodities/  
Raw materials



Private Equity/  
M&A



Transportation



Retail

## WTW Financial Solutions can help

WTW established Financial Solutions in 1979 which has since become a center of excellence for credit and political risk insurance. With expertise from diverse backgrounds across a truly collaborative global platform, we are positioned to give you the right person to support and deliver on your specific objectives at any given time.

Our team have been delivering time tested solutions to our clients for 40 years. We support clients with transactional risks globally, providing innovative and comprehensive solutions. We have over 400 dedicated staff in London, New York, Washington DC, Chicago, Los Angeles, Singapore, Hong Kong, Melbourne, São Paulo, Dubai, Copenhagen, Madrid and Paris.

## Contact us

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#### About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at [wtwco.com](http://wtwco.com).



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WTW-HP-2022-0644C FPS319442

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