

Breakfast Club HCMC

18th March 2015

TRADE CREDIT INSURANCE

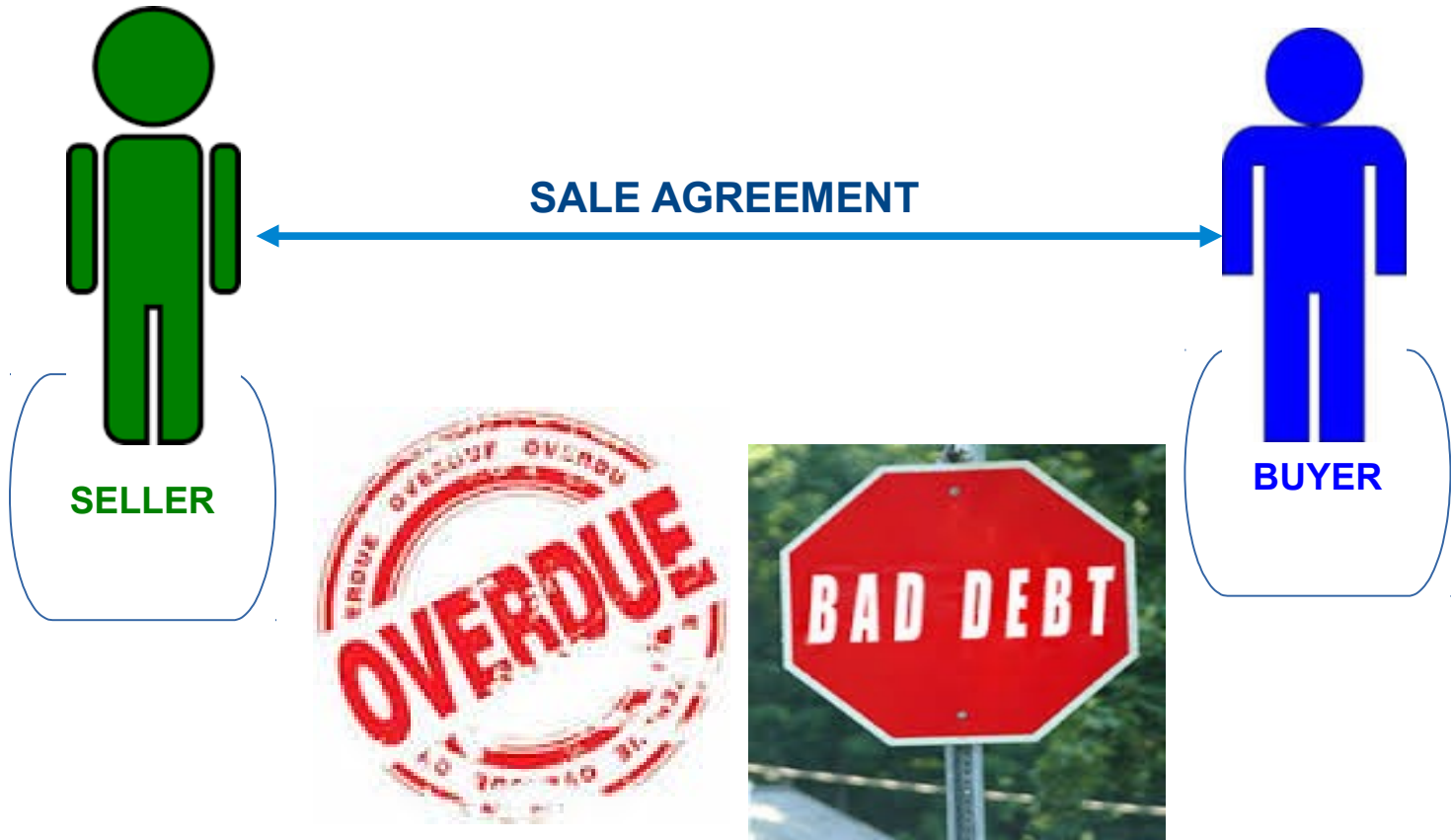
Nguyen Phuong Kieu
AEGIS Co., Ltd

FIVE SPEAKERS!
FIVE MINUTES EACH!





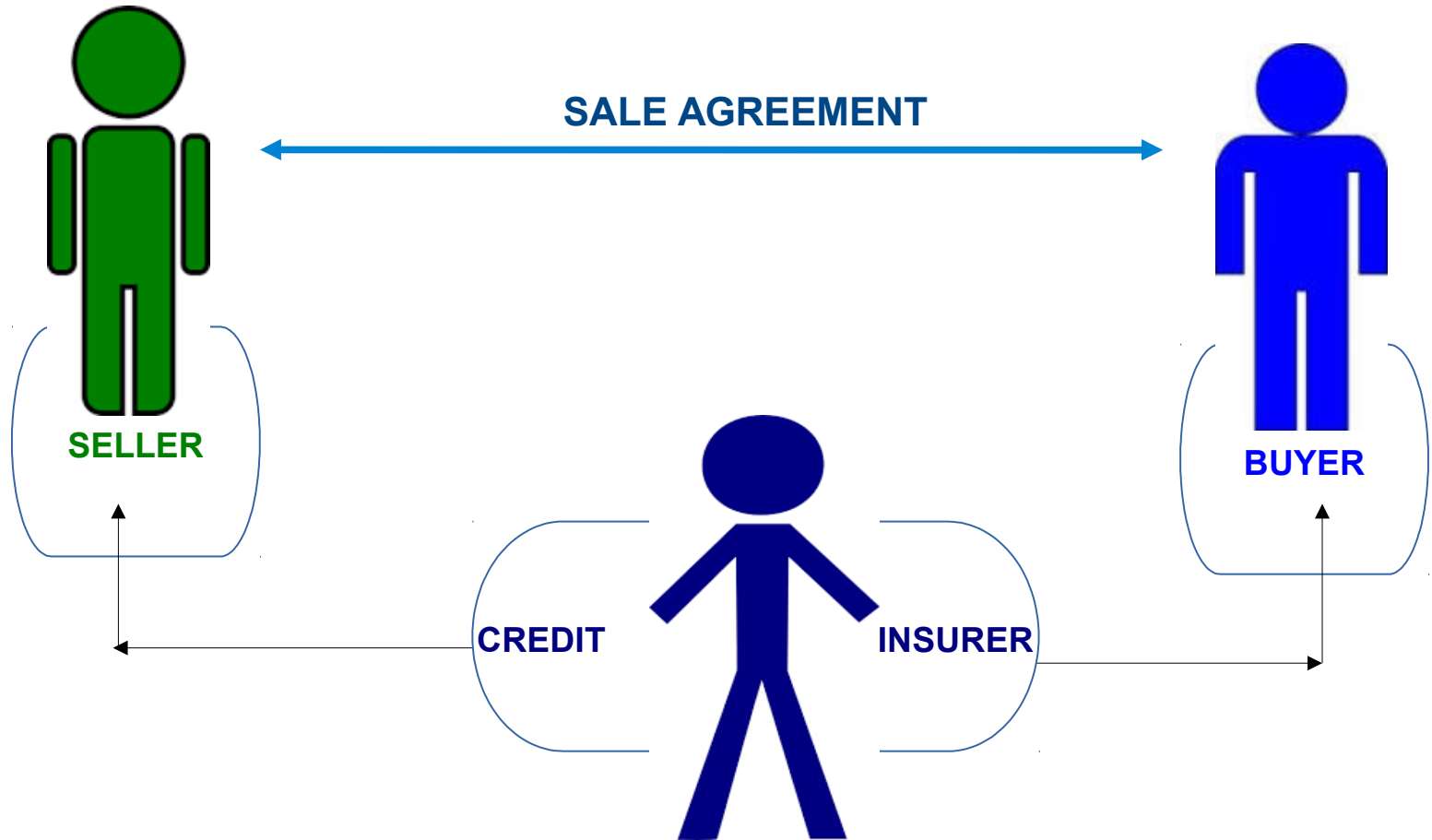
What is Credit Risk?



Credit Risk means Debt Risk



What is Credit Insurance?

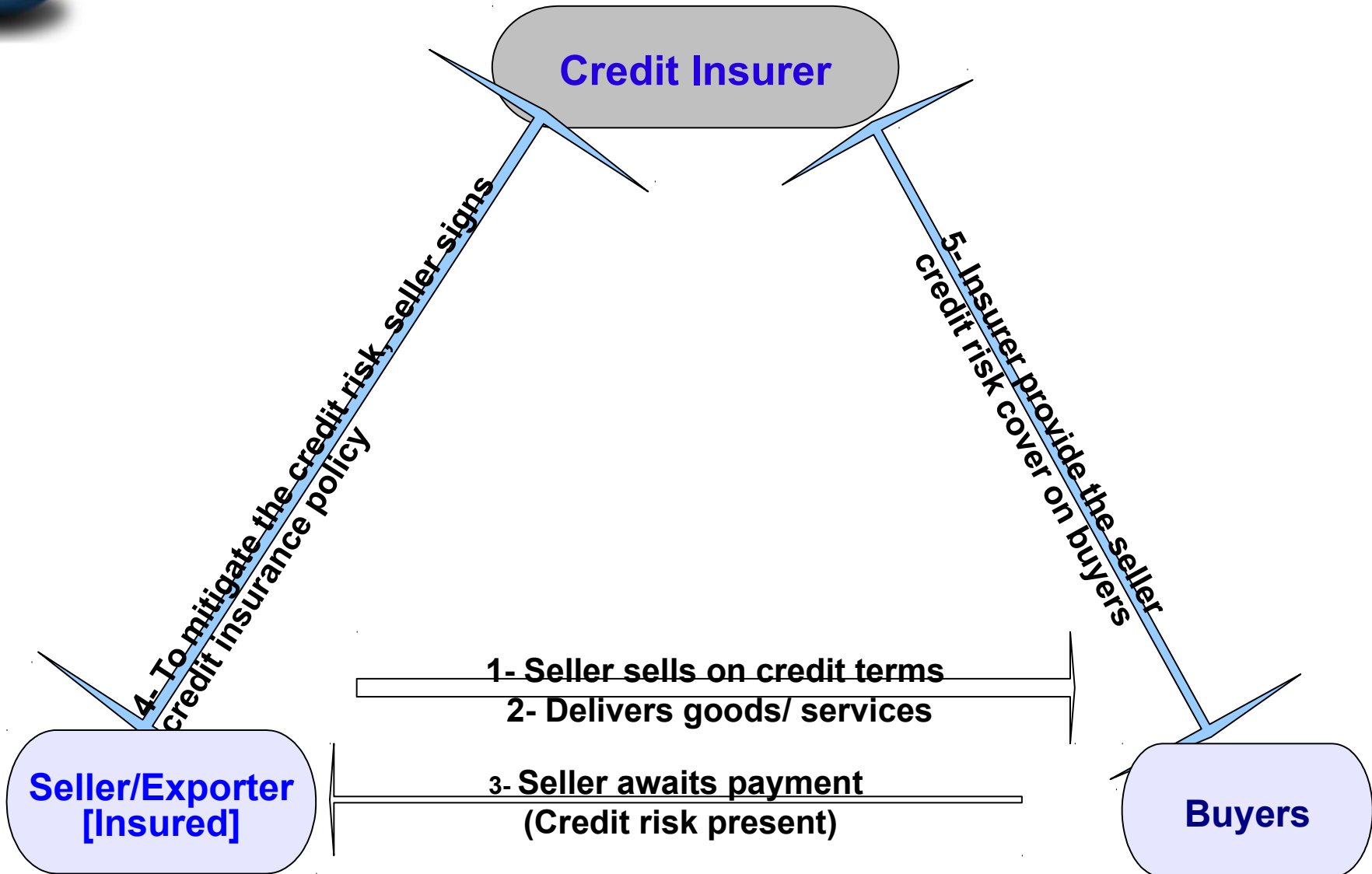


Credit Insurance – Risk Transfer Mechanism

An insurance that covers a seller against the risk of non-payment from their corporate buyers.



What is Credit Insurance?



Credit Insurance – Risk Transfer Mechanism



Trade Credit Insurance - Coverage

Commercial Risks:

- Non-payment due to Protracted Defaults
- Non-payment due to Insolvency



Political Risks:

Defaults as the results of strike, civil war, war...





Benefits of Credit Insurance

⊕ **It puts a ceiling on exposure to losses**

- Minimise any risk of not being paid
- Transfer maximum of a risk to us; Peace of mind i.e. one bad debt can destroy one entire year's effort



⊕ **Enables to safely develop new markets**

- Exploration of new markets and new clients

⊕ **Complements credit management**

- Improved procedures in tandem with policy's terms.

⊕ **Receive expert advice and third-party opinions**

- Independent 3rd party assessment on clients' credit worthiness

⊕ **Frees time to focus on other important aspects of the business**

- Concentrate on its business efforts on solvent and more potential clients
- Reduce conflict between Sales & Finance functions within company





Benefits of Credit Insurance



Helps to collect debt more efficiently

- Integrated solutions for managing disputes and handling debt collection
- Sophisticated debt collection business model is applied in every country

Can enhance financing solutions

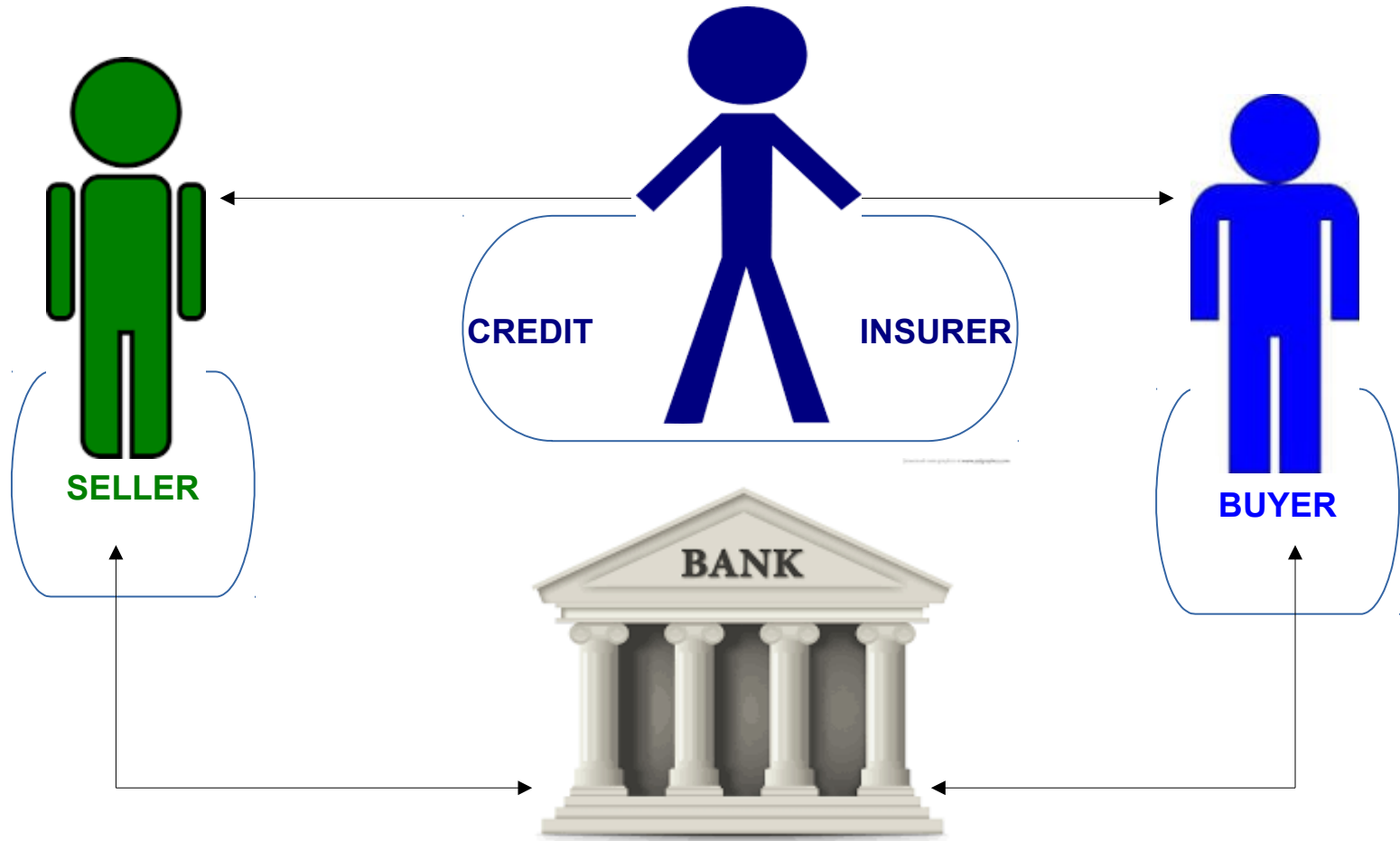
- Account receivables can be pledged as collateral for loans. If these are credit insured, quality are improved.

Demonstrates good corporate governance

- Bad debts from time to time are part of the business world.
- Avoid big catastrophe or sudden accumulation of debts that can be disruptive to your overall financial structure.



Credit Insurance – Collateral



Credit Insurance – Collateral: Improving Banking Relationships and Access To Finance



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