

**SELL WITH
CONFIDENCE**



CREDIT INSURANCE

- Insurance policy that guarantees your customer pays their bill
- Don't have to include all your customers
- Many other advantages besides A/R protection – bank, support credit
- Typical cost .003 - .005 per gallon
100,000 gallons = \$300-500

TOP CREDIT INSURERS

- Moody's 3/27 outlook on the "Big Three"
 - Euler Hermes – Aa3 confirmed Stable (Allianz)
 - Atradius – A2 changed to negative outlook
 - Coface – A2 changed to negative outlook
- Non-cancellable Carriers
 - AIG, QBE, Tokyo Marine, Chubb, Liberty Mutual

Carriers learned lessons from 2008-2009.

Oil/gas is still very insurable; however, pricing is higher and coverage is harder to get.

STEPS TO GET A QUOTE(S)

- Supply a current aging report
- Annual sales or gallons
- What normal and longest terms you offer your customers
- Any losses over \$10,000 you've written off over the last two years
- Supply a list is customers you'd want to insure
 - This could be all of them or a segmentation



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