



Atradius Global

A more personal response to
multinational credit insurance

Personal service the world over

*Like you we are a global business,
alive to the fluctuations in trade,
economics and risk which make
credit insurance and the protection
it provides a necessity*



The promise we make to you is to be in your corner in every corner of the world. As one global team of aligned and experienced people we will work with you, your way: shaping our modular policy to mirror your needs, structure and footprint.

It is this personal and flexible approach, tailored to where and how you operate, that makes Atradius Global, personally global.

We very much look forward to having the opportunity to work with you.

A handwritten signature in black ink, appearing to read 'Martie van Velsen'.

Martie van Velsen
Director Atradius Global & Oceania



David Wong
Senior Collector, Hong Kong

Wincy Wong
Senior Client Relations, Hong Kong

Eric den Boogert
Managing Director Asia, Hong Kong

We're here to help you trade with confidence around the globe

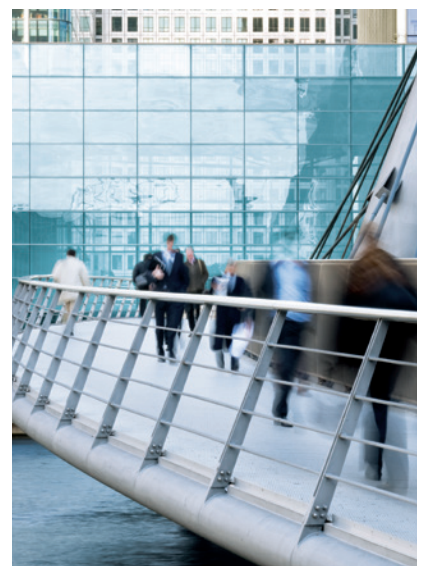
We never lose sight of the fact that, even when you operate on a multinational scale, great business comes down to great people.

Our team, on the ground in 50 countries, is exceptional in its reach and experience but primarily in its unity. We are one global team, working with a genuine global spirit and supported by one global platform that together avoid complexity, duplication and conflict.

We know each other, we support each other and we rely on one another – creating a seamless response which has earned the trust of major organisations worldwide.

We get close to you geographically but also culturally and structurally too, so we deliver a credit risk solution that is truly integrated with your needs and completely adaptable to business change and growth.

If you want the best partner for global credit insurance – for flexibility, for simplicity, for security and for economies of scale, the answer is Atradius.



In your corner, in every corner of the world

Atradius is uniquely qualified to deliver more for multinational businesses



Niels Quist
Global Account Manager, Netherlands

On the ground where you are

Although we think and are global, we act locally. Our offices worldwide aren't outposts; they are integral parts of Atradius Global, responsive to changes in language, culture and legislation.

Our teams will be on the ground with your regional operations, providing face-to-face account management and in-depth local knowledge from analysts and underwriters who provide valuable intelligence on markets, risk, trade and opportunities, to give you a competitive advantage.

Mirroring your structure

As a single, cross-border entity we are free to mirror your organisational footprint and working practices

around the world. We mould ourselves to you, not you to us. We can centralise, decentralise, operate on a group or local level or in any combination to help you manage your policy in a way that's most effective for your organisation and its objectives.

One team, one policy

Our 'as one' structure saves time and drives efficiency by removing the frictions over who does the work, who covers the loss and who invoices.

By operating globally and offering a common policy we offer protection without borders in current and prospective markets.



We have access to information on 200 million companies worldwide and can assist with providing policies in 50 countries through more than 160 offices



“For multinational customers experience and scale matter. With first to market experience in credit insurance for multinationals, a 90 year history and the trust of major organisations worldwide, we are uniquely qualified to meet the particular demands of cross border trading.”

Eric den Boogert
Managing Director Asia, Hong Kong

“Atradius coverage allows us to compete with our global competitors by offering attractive terms to our prospective customers.”

Sue Crooks
Commercial Sales Manager, Siemens



“For me, the reason we are the market leading credit insurer for multinational companies comes down to people. Yes, we have the systems and resources, but it’s the bond our talented team have with each other and their customers which enables us to deliver consistently anywhere in the world.”

Michael Westra
Regional Director Global, UK & Ireland



Oliver Ford
Global Sales Manager, UK

From policy detail to global reach

“We have been able to manage some large retail business in the Nordics thanks to the very helpful guidance from the Atradius risk team. Without their knowledge we would most likely have walked away from the business.”

Frederic Wittemans
Sr. Director European Credit, Ingram Micro

Tailor your policy

With flexible yet consistent policy conditions and wording, our modular approach lets you tailor your policy to your strategy and goals, yet still reduce complexity and costs.

Common, global terms can be centralised with other terms tailored for specific regions. Your credit insurance programme may be centralised, for example, but credit limits could be in local currencies and policies written in local languages. It is tangible proof of how Atradius is able to deliver the best of both local and global worlds.

Dedicated contacts at a global and local level

Our promise of ‘personally global’ is delivered by a skilled and experienced team, headed by one global account manager with full customer responsibility. Your subsidiaries are served locally by dedicated account managers, themselves aided by buyer and key account underwriters who write the risk wherever your buyers are.

Indemnification and claims handling

Our personal touch extends right through to claims handling and settlement. We indemnify up to 95% of losses and provide a transparent claims process. Throughout the process, your account manager will be there to provide the necessary support and guidance, with our global claims manager ensuring that the claims services provided are delivered in a consistent manner.

World class IT systems and support

Nowhere is our 90 year history and leadership in multinational credit insurance better demonstrated than in our IT and policy management systems, accessible 24/7/365 through our online portal, Serv@Net.

We have access to information on 200 million companies, providing total transparency of your group exposure in every trading region, including policy terms, credit limits, notifications of probable losses and much more. You can see information centrally or share with your subsidiaries throughout your business or assign access rights locally or individually.

Enabling business without barriers

Our global market intelligence and risk expertise can turn trade barriers into trade frontiers. Our knowledge gives you the freedom to expand into new markets fully aware of the trading risks of buyers and regions. We protect your cashflow, reduce risk and free you to trade and grow with confidence.

Seeing more with Atradius Insights

Atradius Insights is the first system of its kind; an online dashboard-driven business intelligence tool created in collaboration with Atradius customers to meet their exact needs



Information is constantly updated and displayed clearly and graphically so that our customers can easily customise the exact information they need.

- Choose a 'bird's eye' view or drill down to explore the data further
- Follow trends and developments in your portfolio
- Be more proactive by anticipating future events in credit risk
- Quickly pinpoint anomalies or areas for further investigation with our new bubble graphs



Whether identifying opportunities on an interactive world risk map or following trends and developments in your buyer portfolio, Atradius Insights provides a unique global overview of risk.

Watch our video online at:
www.atradius.com/InsightsVideo

Exceptional services for global customers

Serv@Net

Serv@Net is an online platform which gives customers access to policy and credit limit information 24/7/365. From viewing the policies held with Atradius to debtor and credit limit management, declarations, document uploads and portfolio analysis, Serv@Net provides information whenever and wherever it is needed.

With Serv@Net you can also access:

- Atradius Buyer Ratings
- Customer Portfolio Analysis

Connect

Atradius Connect links a customer's ledger to Atradius' underwriting system to improve the speed and efficiency of credit management. It enables customers to focus on their core business rather than administrative processes.

Atradius Collections

Atradius Collections is a leading, worldwide provider of trade debt collections services. With extensive knowledge of local jurisdictions we are able to use our resources and worldwide reputation to help customers collect outstanding debts, maintain good buyer relations and avoid any unnecessary legal recovery costs.

Publications and webinars

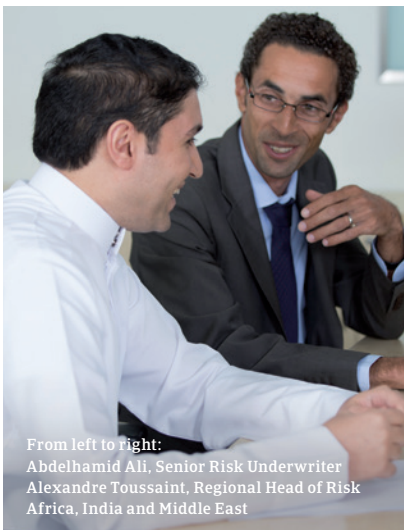
Atradius is in the knowledge business and we share our intelligence and insight freely with customers. From country reports and market monitoring to economic information, briefings, white papers and credit management best practice, there is an ever growing library of invaluable data to inform our customers' business and trading decisions.

Special Products

We recognise that the particular demands of multinational customers often requires a tailored response. Our Special Products unit answers this requirement, meeting instances such as single buyer cover, large project business, unfair calling of bonds and excess of loss cover with bespoke arrangements.

“The relationship and service levels provided by Atradius are second to none. Atradius fully understands our business needs and requirements.”

Vishnu Gopie
General Manager, Credit & AR, LG Electronics UK Ltd



From left to right:
Abdelhamid Ali, Senior Risk Underwriter
Alexandre Toussaint, Regional Head of Risk
Africa, India and Middle East



Mavis Somedjo
Global Account Manager, Netherlands



Michael Thomas
Senior Manager Risk Underwriting, UK



Maarten Breed
Regional Director Global,
Southern Europe

“Everything we do is tailored to your strategy, your structure and your goals. It’s a genuine and deep seated flexibility which extends from the smallest policy detail, through local support to management information and the make up of our customer account team.”

Maarten Breed
Regional Director Global, Southern Europe

98% of our customers stay with us. Our people are the reason why

Our structure is unique – we are one company and one team, with one world-class IT platform and working with one global vision; to serve you better by insuring your world your way

It means there is no unnecessary complexity, duplication or conflict. Just simplicity, transparency, security and the economies of using a single provider. We do this by working closely with our associated partners to deliver a single platform approach at all times.

We relieve clients of the burden of managing multiple policies around the world.

“If we were not insured with Atradius, I would miss the brilliant co-operation and most professional and lovely people at Atradius.”

Pyy Huhtanen
Account Manager, Nordea Finance

The statements made herein are for general informational purposes and you should refer to the actual policy for the governing terms. In no event shall Atradius and its related, affiliated and subsidiary companies be liable for any direct, indirect, special, incidental, or consequential damages arising out of the use of the statements made or information herein.

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