



HELPING YOU MAINTAIN A PROFITABLE BALANCE IN TURBULENT TIMES

Aon lives by its values of commitment, openness, trust, teamwork, innovation and integrity and through these values we provide exceptional credit risk management advice.

Why you should consider credit insurance

- Are you anxious about the impact of the credit crunch on your customers' financial stability?
- Have you suffered non-payment of invoices?
- Could a significant bad debt detrimentally impact on your financial performance?
- Would you benefit from access to additional working capital or cash?
- Would you like to reduce your days sales outstanding?
- Is your credit risk concentrated within a handful of key customers?
- Are you looking to expand into new, possibly politically volatile markets?
- Have you recently acquired other companies or businesses & want to gauge the creditworthiness of the new customer base?
- Do you need to offer more competitive terms to buyers to secure existing business or attract new?
- Would you like greater insight into the credit standing of your customers?

Added value from Aon

- Objective advice and one-stop-shop for credit insurance
- Technical expertise in risk evaluation, design & servicing of your credit insurance policy
- We work for you to negotiate the most competitive cost, cover & service terms
- Global network of experts ensuring local knowledge & service
- Dedicated sector expertise to ensure your specific needs & requirements are met
- Ongoing policy & claims support & one point of contact
- Access to Aon's complementary advice & services in:
 - > Debtor finance
 - > Business intelligence
 - > Debt collection
 - > Credit Risk Management

Trade Credit services

↳ Credit insurance

Covers the risk of non-payment of trade debt either by insolvency or default. If you export, you can also be covered for non-payment due to political risks and losses incurred through non-acceptance of goods post shipment. If you manufacture goods, "work in progress" cover can be available. Policy types include; whole of turnover, excess of loss, single or specific risk & key account.

↳ Debtor finance

There are new products on offer from the insurance markets that offer up to 100% funding on debtor invoices. This is an alternative to the standard offers by Australian banks.

↳ Business information

Is available on a portfolio or specific basis. You can obtain status reports on a pay as you use basis from market leaders in information provision.

↳ Credit management

Consultancy and engagement of expertise on all credit related matters including formal reviews of your credit policy and the impact of changes in legislation.

Want to know more?

For more information, email or call us on the details below, or visit us online at www.aon.com.au/corporate_government/specialisation/trade_credit.asp

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Aon is a leading provider of risk management services, insurance and reinsurance broking, financial planning and employee benefit and risk solutions. Aon professionals meet the diverse and varied needs of our clients through our industry knowledge, technical expertise and global resources.

For more information on Aon visit www.aon.com.au

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