# Trade Credit Insurance. Protecting your balance sheet.

In an increasing turbulent economic landscape, businesses need to protect their balance sheets and optimise working capital – whilst minimising the impact of bad debt.

- You supply goods or services on credit terms, therefore a substantial percentage of your working capital will be tied up in accounts receivable.
- Aon's Trade Credit Insurance can protect your accounts receivable and ensure you get paid for the goods and services that you supply.
- Aon Trade Credit is the leading global trade credit insurance broker, with over 350 specialists around the world. In Australia, our dedicated team are available nationwide.

### Why Aon?

Our team is one of the most experienced in the industry, comprising of brokers and ex-insurers each with over 10 years' experience in the trade credit market. Our low client to broker ratio means that we can actively service clients in all states and we already manage the trade credit programmes of some of the largest corporations right across Australia.

Using our depth of understanding we negotiate the most competitive combination of premium, cover and service in the market, tailored to meet the individual needs of our clients.

#### The Benefits of trade Credit Insurance are clear:

- Protects your receivables against bad debt
- Protects your profit and shareholder equity
- Provides additional security to offer suppliers and financiers
- Provides independent risk assessment of your key customers
- Can improve your own credit management procedures
- Confidence to expand your business



The impact of credit risk on your balance sheet can be significant!

#### **Consider The Numbers:**

To replace a \$200,000 bad debt (based on 5% net profit margin) you need an extra \$4,000,000 in new sales.



For More information contact your Aon Client Manager or The Aon Trade Credit Team

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