



Trade Credit Insurance

Shaping the future

QBE Insurance Group

Most companies incur credit risk. QBE Insurance is a specialist provider of trade credit insurance which protects clients against commercial bad debts, both locally and offshore. We have the capability to provide tailored solutions allowing clients to focus on their business.

QBE Insurance offers a range of trade credit products that protect a client when their customers fail to pay for goods and services provided on credit terms. These unpaid debts can occur through a variety of reasons including insolvency or default. If trading internationally as an exporter, then unpaid debts can also occur due to contract repudiation and a range of political risk events.



Our global team

QBE is one of the world's leading general insurers and reinsurers with a global reputation as business insurance specialists. We have operations in all the key insurance markets with 12,000 employees in 31 countries worldwide and A+ rated security giving both brokers and clients a further layer of confidence in our excellent security.

We have adopted a consistent and global approach to the way we manage, grow and build our Trade Credit business supported by a dedicated online platform and suite of global products all underpinned by our group's substantial reinsurance capacity.

Our responsive and commercially-minded underwriting team are characterised by their flexibility to adapt solutions to win customers and retain them. Brokers and clients value the ease with which they can deal with us. By providing direct access to decision-makers with extensive experience in the Industry and their sector and the authority to make decisions quickly, we are recognised for exceptional levels of customer service.

By leveraging QBE's global network, we can tailor solutions that meet the unique needs of our customers. We can also issue on Lloyd's paper to make it possible for us to provide Trade Credit products worldwide.

The trade credit system (TCS)

QBE Trade Credit's global online platform is a market-leading system allowing clients and brokers to tap into a vast network of real-time underwriting information, analysis and assessment. Clients and brokers can access all their policy documentation, credit limits, claims and correspondence 24 hours a day through the TCS portal.

Our products

We offer an extensive product suite to suit a client's every need whatever the size of the business or wherever a client operates – local, national, global, domestic or export. Products respond to claimable events of both Insolvency and Protracted Default, and can be extended to Political Risks.

Comprehensive

This is a whole-turnover product structured to cover a client's whole customer base. We can provide up to 100% indemnity through the risk share arrangement of an Aggregate Deductible structure, extendable to offshore Political Risks, pre-shipment manufacturing risks and a range of industry specific adaptations. Policies can be structured as either risks attaching (shipments made during the policy) or losses occurring (claimable event occurs during the policy).

Excess of Loss offers protection to medium to large-sized corporations against high levels of exposure who are willing to accept a risk sharing partnership concept. Companies with strong credit management control that are looking to complement their own in-house skill and competencies. Non cancellable cover is standard and group limits are available.

Selective policies:

Top Accounts covers a fixed number of the client's top buyers, as defined by their highest exposures.

Selective Accounts a highly selective multi-buyer policy nominated by the client which are fixed at policy inception.

Single Account appropriate for companies with a concentration of exposure to a single buyer whose failure would have a catastrophic effect on the client's cash flow. Both cancellable and non cancellable cover can be considered.

Top Up offers an additional layer of cover above specific credit limits set under a policy provided by another credit insurer. QBE can top up the credit limit by a maximum of 100% of the underlying credit limit and is always subject to the agreement of the other credit insurer.

Financial Products – bespoke products which give clients the protection they need enabling them to provide funding against most trade related transactions. We have the expertise and innovation to consider and create tailor made solutions to suit all types of trade financing transactions wherever they are needed around the world:

- Factoring
- Invoice Discounting
- Supply Chain Finance
- Trade Finance
- Receivables purchases

Policies can be issued on 100% basis or via syndication/co-insurance.

Want to know more?

Please visit our website tradecredit.qbe.com and select your QBE region for further details.

Email: tradecredit@qbe.com