Companies selling products or services on credit terms, or financing those sales face the risk of non-payment by their buyers or borrowers. Trade Credit Insurance can be a cost-effective mechanism for transferring risk. FCIA’s Trade Credit Insurance products protect the policyholders against losses resulting from that non-payment.

Value-Added Benefits for Companies

- **Sales Expansion:** Increase sales by allowing larger credit limits and more liberal payment terms
- **Enter New Markets:** Mitigate emerging market political risks on international sales
- **Access to Financing:** Obtain better terms and borrowing capacity on your credit facilities from financial institutions by including export sales and alleviating buyer risk concentration issues.
- **Smooth Earnings:** Reduce earnings volatility related to bad debt expense

Types of Coverage

**Multibuyer Policies** insure a reasonable spread of international and/or domestic sales of goods and services. Policies offer 90-95% indemnity. Pay-as-you-go option and Non-cancelable buyer and country limits policies are available.

**Single Buyer Policies** allow selection of one buyer for coverage with either short term or medium repayment terms.

For more information contact Nasrin Nourizadeh, Vice President of Business Development, at nnourizadeh@fcia.com or 212-885-1502.

Our Target Market

Our target customers for multibuyer products are companies that have at least $20 million in insurable domestic sales or $7 million in insurable international sales and have at least one or more credit or financial professionals on staff managing accounts receivable. Our minimum premiums are $15,000 to $20,000, depending on product choice.