



Trade Credit

QBE's Trade Credit team is part of QBE's global Credit & Surety business unit, with locations in the United States, Australia, New Zealand, the United Kingdom, France, Taiwan, Singapore, Thailand, Japan and Hong Kong. QBE's global network makes it possible for us to provide Trade Credit products worldwide.

Trade Credit supports client needs in collaboration with our broker partners. Our typical policyholder has a significant industry position with a high level of experience and sophistication in credit and risk management. We are dedicated to building long-term relationships with clients in a wide range of sectors, including:

- Financial institutions
- Commodity/natural resource trading companies
- Wholesalers
- Manufacturing
- Retail

Targeted business/product offerings

Domestic and export trade credit (comprehensive cover) specializing in "non-cancellable" coverages for excess of loss, key account and single buyer policies, including:

- Targeting excess of loss programs and key account programs for U.S. corporations generating revenues greater than \$20 million and 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. Our clients seek the flexibility of significant discretionary credit limit authority (DCL) tailored to their unique requirements, which would allow them to make day-to-day credit management decisions.

Core products



Excess of Loss

For policyholders with strong credit management procedures seeking to cover their entire trade credit portfolio; non-cancellable credit limits; DCL flexibility; and an annual aggregate deductible.



Key Account

Coverage for policyholders' most important buyers; non-cancellable credit limits; and no deductible.



Single Buyer

Single buyer coverage; non-cancellable credit limits; and no deductible.



Top Up Coverage

Provides additional coverage for specific buyers in excess of primary insurance coverage.

Trade Credit Claims

We provide superior claims management and quality customer service. Our world-class claims handling expertise makes it possible to resolve and pay claims quickly and efficiently.



**Maximum capacity**

\$450 million per buyer

**Maximum policy period**

Up to 3 years

**Insured perils**

- Insolvency
- Nonpayment
- Contract repudiation

**Additional products**

- Factoring
- Receivable purchases
- Syndication
- Manuscript

**Special coverages**

- Pre-shipment
- Currency inconvertibility and non-transfer risk

Responsible investing

Through our innovative Premiums4Good initiative, we commit a portion

of customer premiums to investments that deliver benefits to communities or the environment, including social impact bonds and green bonds.

**About QBE North America**

QBE North America, an integrated specialist insurer, is part of QBE Insurance Group Limited, one of the largest insurers and reinsurers worldwide. QBE operates out of 27 countries around the globe, with a presence in every key insurance market. We have more than 11,000 employees worldwide and are ranked on Forbes Global 2000 list of public companies. QBE insurance companies are rated "A" (Excellent) by A.M. Best and "A+" by Standard & Poor's.*

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To find out more

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