



Increase Global Competitiveness with Short-Term **Export Credit Insurance** for U.S. Exporters

DB Schenker offers Export Credit Insurance through EXIM Bank as an approved EXIM broker.

Export Credit Insurance helps exporters expand into new international markets with confidence by protecting their accounts receivables. Insured receivables may then be borrowed against, making cash flow management easier for small businesses.*

SOLUTIONS AT A GLANCE

- **Extend credit terms to foreign customers**
- **Insure against nonpayment by international buyers**
- **Cover both commercial and political risks**
- **Arrange financing through a lender by using insured receivables as additional collateral**

How it works

Export Credit Insurance helps level the playing field for small business who want to increase sales by extending credit to international customers, but who are concerned about having little recourse in cases of nonpayment. Should a foreign customer declare bankruptcy, or if political factors such as wars or currency inconvertibility make collecting payment impossible, Export Credit Insurance covers claims at up to 95% of the loss.

Export Credit Insurance may also increase a small business's borrowing power, making it possible to arrange financing using insured receivables as additional collateral.

Customer benefits

- Risk reduction: safeguard against catastrophic losses from buyer nonpayment
- Increased competitiveness: unlock the ability to offer buyers the credit necessary to expand into new markets and boost sales with existing customers
- Improved liquidity: accelerate cash flow by borrowing against foreign receivables
- Credit management expertise: ease the burden of credit risk management by leveraging DB Schenker's international expertise

Why DB Schenker?

- EXIM-approved Insurance Broker
- Experienced and Licensed
- Broad product portfolio with various service options to fulfill your needs
- E-tools that give you 24/7 access

* For businesses that meet the Small Business Administration (SBA) definition

Contact

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Extend Credit to International Customers with Confidence — Introducing **Export Credit Insurance** from DB Schenker & EXIM Bank

We offer four Export Credit Insurance Policies to serve you:

	Express Insurance	Small Business Multi-Buyer	Standard Multi-Buyer	Single-Buyer
Target Market	Small businesses new to exporting ¹ with <\$7,500,000 export credit sales and 10 or less buyers. Must have no more than five years of export credit experience	Small business exporters ¹ with <\$7,500,000 export credit sales	Experienced exporters	Any exporter desiring to insure only one buyer
Base Coverage	95%. Not all accounts must be covered	95%	95%	90%
Discretionary Credit Limits	None. EXIM approves all buyers	Yes. Amount based on exporter's experience	Larger amounts for most experienced exporters	None. EXIM approves the one buyer
Deductible	None	None	Yes, amount based on exporter's risk portfolio and experience	None
Premium Rate per \$100 (for private sector buyers) ²	Same rates for any country risk. Based on payment terms offered to buyers 1-60 days: \$0.65 61-120 days: \$1.06 121-180 days: \$1.35	Same rates for any country risk. Based on payment terms offered to buyers 1-60 days: \$0.55 61-120 days: \$0.90 121-180 days: \$1.15	Portfolio tailored rate with discounts for low risk country concentration and many buyers	Premium rates vary according to country of the Buyer and length of payment terms
Report Shipments	Monthly	Monthly	Monthly	Monthly
Period Covered	12 months; Renewable	12 months; Renewable	12 months; Renewable	12 months
Claim Filing	3–8 months after due date	3–8 months after due date	3–8 months after due date	3–8 months after due date
Policy Issuance Fee	\$500; Refundable	\$500; Refundable	Minimum \$500; Refundable	Minimum \$500 for first policy; waived for renewals and repeat small business customers. Refundable if premium paid during the first year exceeds the fee
Foreign Buyer Credit Information	Does not have to be provided by the exporter	Exporter must provide to EXIM	Exporter must provide to EXIM	Exporter must provide to EXIM

¹ For businesses that meet the Small Business Administration (SBA) definition and whose three-year annual average of export credit sales are not more than \$7.5 million (excluding sales to Canada and secure payment terms such as cash, letter of credit, or sight drafts). Environmental small business policyholders are exempt from the \$7.5 million "exit threshold."

² Different rates apply for letter of credit and sovereign buyers

Ready for us to deliver?

We're always ready to deliver. We take the complexity - and the risks - out of international shipping. With over 140 years of experience and dedication in assisting our customers, DB Schenker provides excellent support in all areas of trade advisory and risks. Contact our dedicated team of professionals to reduce the complexity and risk of your international trade logistics.

