

CONFIDENCE IN TOMORROW

Discover the expertise of
Euler Hermes

A company of **Allianz** 

 EULER HERMES

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EULER HERMES

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01

WE ARE EULER HERMES



A company of **Allianz** 

 **EULER HERMES**

**WE ARE THE
LEADING B2B
CREDIT RISK
EXPERT IN
ALLIANZ**



LEADING THE WORLD OF TRADE CREDIT INSURANCE *

RATED AA BY STANDARD & POOR'S



100+ years of invaluable expertise



€962 billion business transactions protected globally



82% of credit limit requests processed the same day



66,000+ clients around the world



92% of global GDP covered



295,000+ debt collections in 160+ countries



5,800 employees worldwide in 50+ countries with 77 nationalities



21,700 credit limit requests received per day



1,700+ claims indemnified per week

FINANCIALLY SOLID



Euler Hermes Group at 31 Dec. 2018

Turnover



FY 2018
Euro mn
2,705

Net combined
ratio



FY 2018
Euro mn
78%

Operating
profit



FY 2018
Euro mn
431

Net income



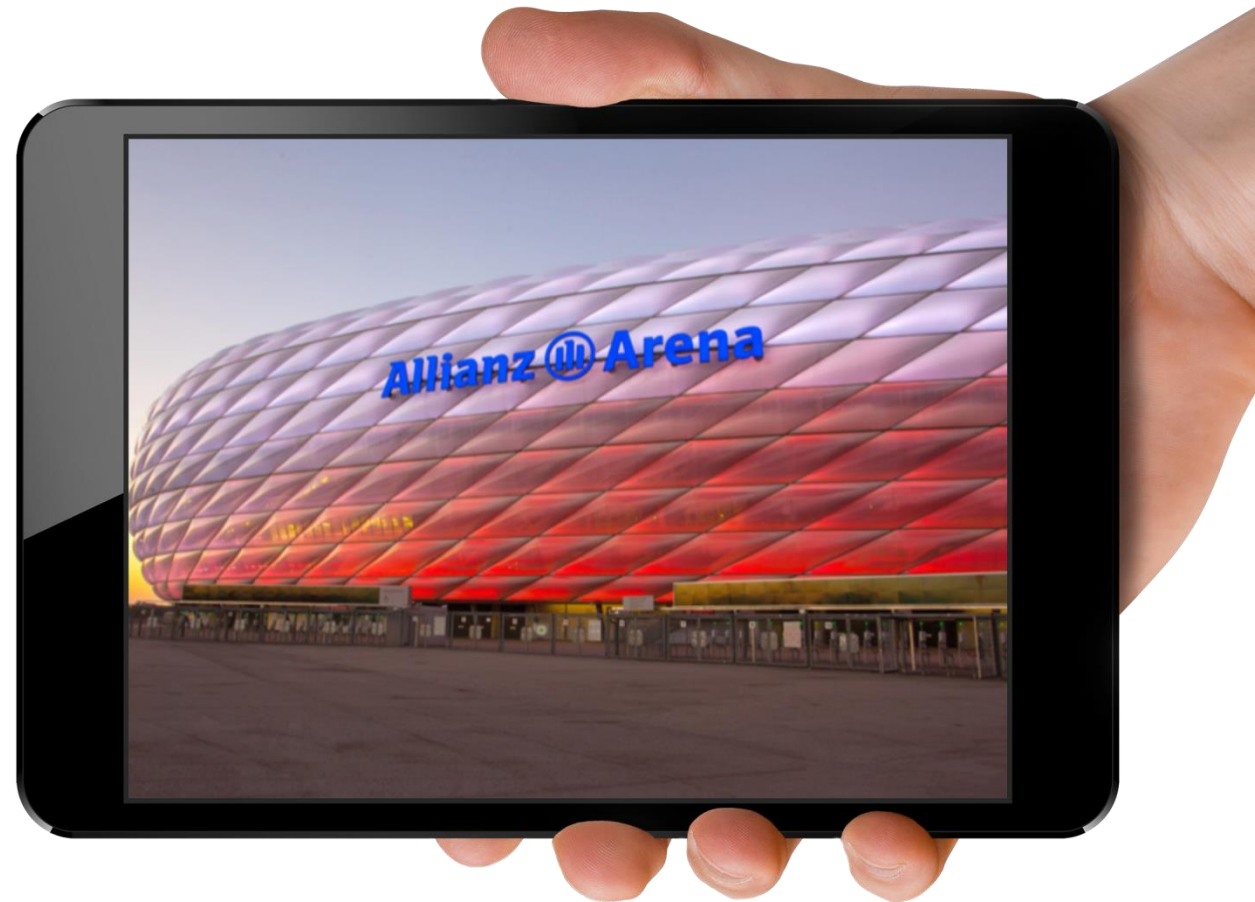
FY 2018
Euro mn
345

PART OF THE ALLIANZ FAMILY

Euler Hermes is a full member of the Allianz family.

Allianz is one of the **leading integrated financial services providers** worldwide, and among the top 3 property and casualty insurers, globally:

- Founded in 1890 in Berlin
- 88 million+ customers in 70 countries
- 140,000+ employees worldwide
- €11.5bn operating profit
- 2021 Worldwide Olympic Insurance Partner
- The top sustainable insurance company



02 WHY DO WE EXIST?

A company of **Allianz** 

 EULER HERMES

TO HELP TAKE CONTROL OF TOMORROW

Having foresight prepares businesses for the unforeseen. At Euler Hermes we predict trade and credit risks today to protect your cash flow tomorrow.



WE HELP COMPANIES TRADE AND GROW WITH CONFIDENCE



03

HOW WE DELIVER CONFIDENCE

POWERFUL PREDICTIVE INTELLIGENCE

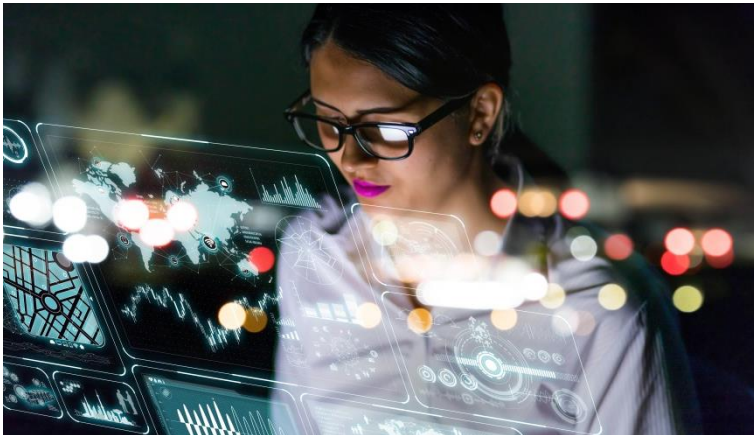
We have a team of experts analyzing economic sectors and country risk to steer your business.

They use our leading in-house economic research facility.

By using global predictive intelligence, we deliver confidence to trade.



LEADING IN-HOUSE ECONOMIC RESEARCH



Premium intelligence service

Integrated expert teams across four countries evaluating economics, country and sector risks, capital markets, wealth and insurance market trends.

200+ publications a year, **400+ presentations** to support **20,000+ clients, prospects and partners** in decision making.

Cutting-edge knowledge management tools:

Research app on Android and iPhone, and web-app on Payment Practices (*Mind Your Receivables*).



Knowledge gateway

Innovative macroeconomic and country risk research.

Best in class analysis of industry risks worldwide.

Exclusive business insolvency forecasts.



Thought leader

In-depth analysis on trade, digitalization, and future corporate and public policy trends.

Euler Hermes experts widely featured in **Tier 1 media** around the world.

POWERED BY A STRONG CULTURE



This culture drives our 2021 ambition

People Centric



Upskilling, valuing and empowering employees to further help clients succeed in the digital era.

Data Powered



Data-driven predictive capabilities. Cutting edge knowledge of trade flow by country and sector. User friendly digital interfaces.

Nimble



Ensuring agile and efficient digital client interactions, with applications designed for outstanding 24/7 performance.

Passionate



Being enthusiastic, driven and socially responsible. Inspiring confidence to trade.

Growth Driven

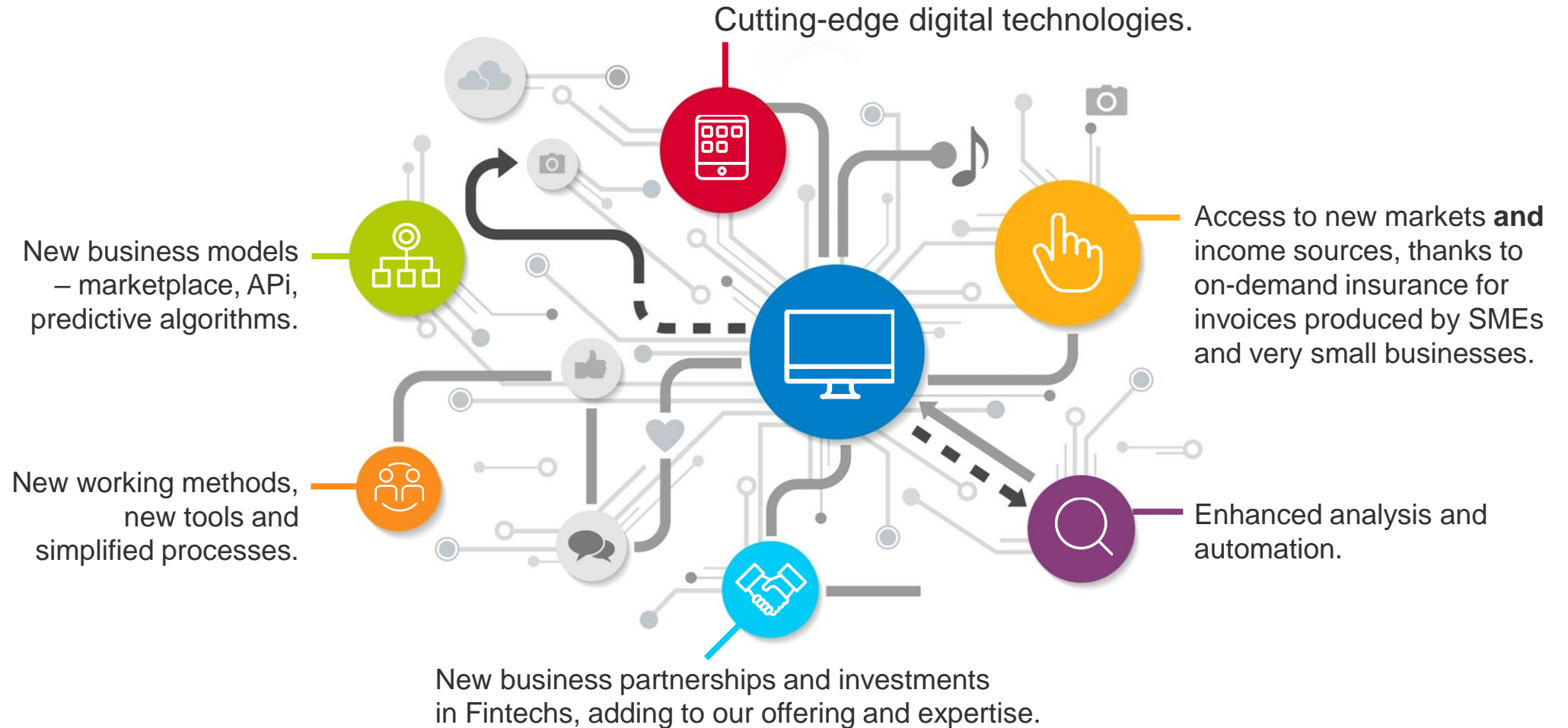


Always putting the client first with innovative or disruptive ideas. We help our clients to grow.

DIGITALLY DRIVEN



We are transforming credit insurance with our new **Digital Agency and Data Lab**.



04 WHAT DO WE OFFER?

A company of **Allianz** 

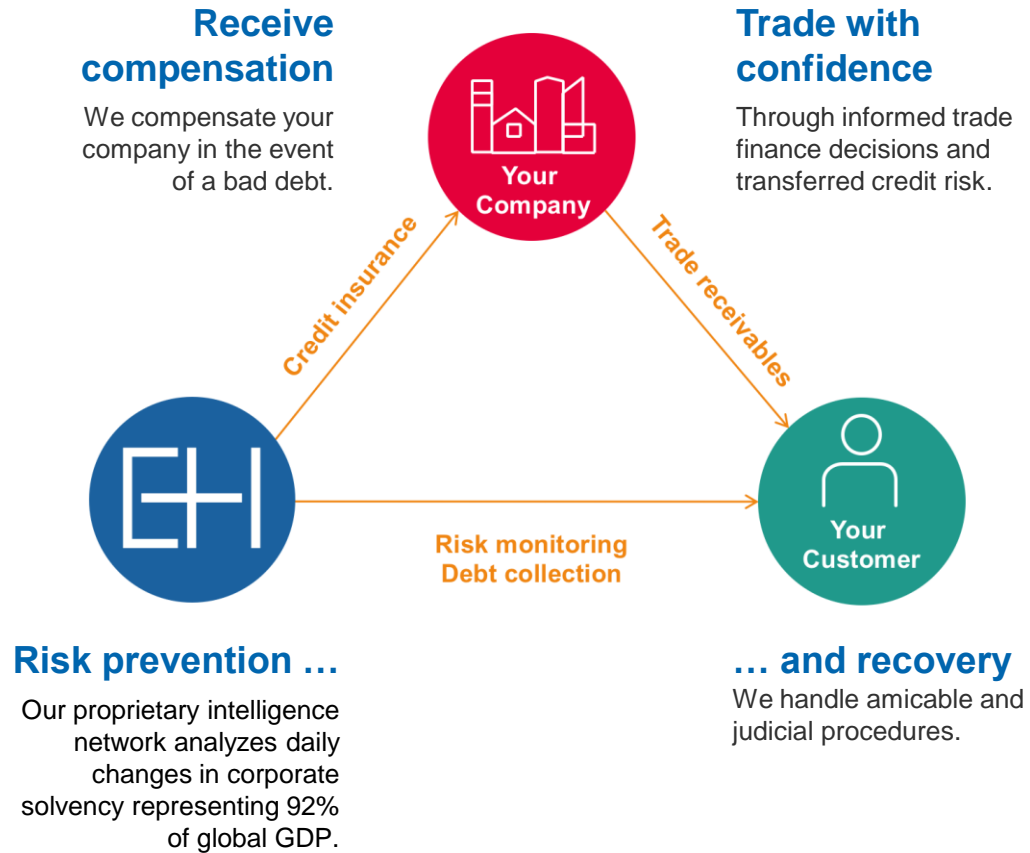


EULER HERMES

THE #1 GLOBAL TRADE CREDIT INSURER



How does credit insurance work?



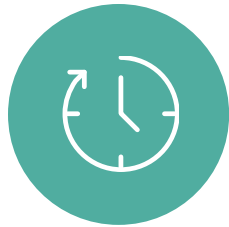
For whom?



Which benefits?

- Allows for **quicker acceptance to new commercial contracts**.
- **Covers the risk of non-payment** and reduces the financial risks due to unpaid invoices.
- Allows **better negotiation** with banks regarding financing conditions.

A step ahead!



Short-term Credit Insurance

Who is insured?

Euler Hermes client is insured against payment default of its buyer. The client can be insured additionally for political risk, for his entire clientele or for specific buyers

What is insured?

Whole turnover.

Which benefits?

It secures the client's balance sheet trade receivables.



Bonds / Guarantees

A Bond / Guarantee is a written unconditional undertaking issued by Euler Hermes on behalf of our client (the Applicant) in favor of another party (the Beneficiary) to pay on demand under certain events

These events could be the non-performance according to the agreed terms, the non delivery of goods, the failure to fulfil any of a tender's conditions or otherwise.

In general, a Bond / Guarantee supports the contractual obligations of one party to another, across a wide variety of trade sectors / activities.

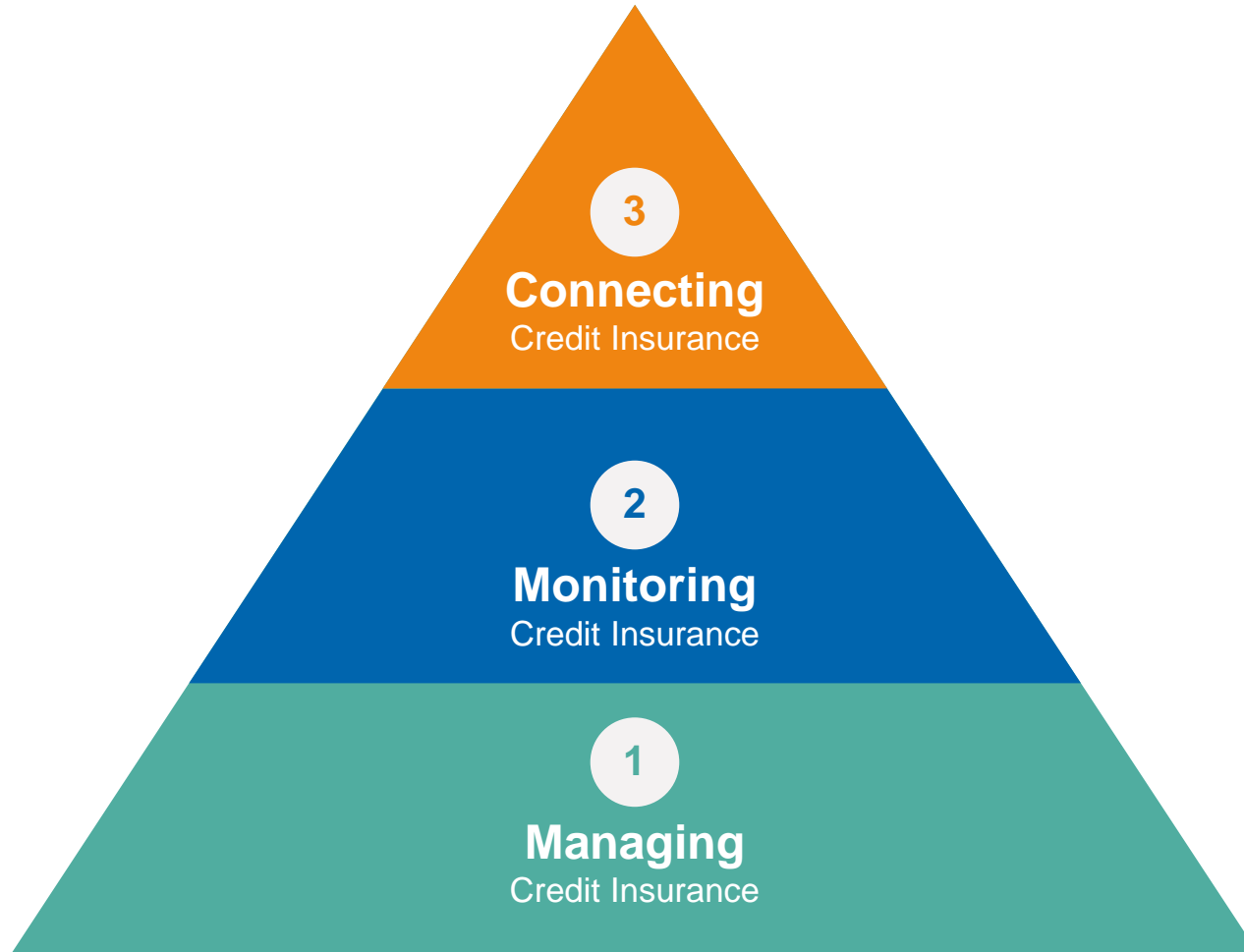
A ONE-STOP SHOP FOR MULTINATIONALS: EULER HERMES WORLD AGENCY



WE'RE ALWAYS CONNECTED TO OUR CLIENTS



Your platform



Your benefits



Optimized credit management through automated and secure exchange with Euler Hermes.



Easier risk monitoring through standard risk dashboards.



Centralized policy administration (credit limit requests, buyer information, overdues...).



**IN THE LAST
HOUR WE
RECEIVED 900+
CREDIT LIMITS**

WHEN ARE YOU SENDING YOURS?