



The export market is huge - Are you maximizing your opportunity?

95% of the world's consumers live outside of North America †
The U.S export market was **\$2.3 trillion** in 2013 ††

Forecasts for continued growth are strong

Nearly 1/3 of U.S. economic growth since 2009 has been driven by exports †††

Foreign trade in goods and services is likely to **more than triple** by 2030 ††††

Your company can get in on the action

In recent years, companies that export **grew 37%** on average...those that didn't contracted 7% on average †

But...when you export, unique challenges can impact your **BOTTOM LINE**



Country Risk

Government instability, regulatory changes, weak economies

→ Countries categorized as "high risk" increased from 32% in 2012 to **36% in 2014** ††



Commercial Risk

Late payment, non-payment, insolvency

→ **77% of exporters** expressed concern over receiving payment from a foreign customer *



HOW CAN YOU SAFELY GROW YOUR EXPORT BUSINESS?

A growing number of North American companies are choosing **credit insurance** to secure their exports. Credit insurance alleviates export challenges, helping you to:



Free up working capital

Companies keep up to **2.2%** of yearly sales tied up in bad debt reserves **



Monitor existing customers to mitigate risk



Choose the right customers



Increase your sales

Foreign companies buy **40%** more when offered open terms ***



Gain a competitive edge: Offer safe open terms overseas

Factoring can cost **5x** more than credit insurance
Letters of credit can cost your customers **3%** per transaction



Enhance financing options with your lender

On average, banks lend **80%** more on insured foreign receivables

