

# Credit Insurance Seminar

*Increase & Finance Your Export Sales While Minimizing Risks*



**T**oday's global economy presents exciting growth opportunities --and risks --for U.S. companies. Come and learn from NaviTrade and AIG how you can establish a global program to help protect your company against nonpayment situations with overseas and buyers due to credit/commercial risks, political risks, protracted default.

These problems often occur for a variety of reasons including; fluctuations in demand, natural disasters, general economic conditions, war, civil strife, revolution, currency inconvertibility, government expropriation of a buyer's assets, and changes in import and export regulations.

Most U.S. companies do not have the resources or the expertise to pursue an overseas buyer that defaults. In a non-payment situation, an underwriter will typically pay your company 90 -100% of the value of the invoice, then utilize their own legal and business resources to pursue payment from the overseas buyer. This protects your company and allows you to stay focused on your core business activities.

**E**x-Im Bank's short-term export-credit insurance minimizes risk and provides protection against buyer default for political or commercial reasons. Single-buyer and multi-buyer policies are available to U.S. exporters and financial institutions. Ex-Im Bank's policies cover 95 percent of the invoiced amount.

The Bank's short-term insurance enables U.S. exporters to offer open-account terms to customers, which makes companies more competitive. The insurance also functions as a financing tool because banks are more willing to lend against insured foreign receivables.



**September 19, 2008**  
**Time: 8am—Noon**

**Location:**  
**Greater Riverside**  
**Chamber of Commerce**  
**3985 University Avenue**  
**Riverside, CA 92501**

**Cost: \$35.00**



**NaviTrade**  
Structured Finance



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