

Enabling brokers to monitor, manage, and maintain credit insurance policies across a portfolio of borrowers.

FGI T.R.U.S.T.™ is a powerful, real-time, Web-based credit insurance management platform that automates the management and administration of credit insurance policies.

It allows for real-time data management of any number of clients, as well as any number of policies, across multiple carriers.

With T.R.U.S.T.™ you will:

- Maximize the value of your credit insurance by effectively monitoring policy compliance in real time.
- Increase efficiencies and cost savings by monitoring policies from one central location and reducing staffing requirements associated with monitoring policies manually.
- Benefit from standardization and increased levels of transparency for how policies are managed.

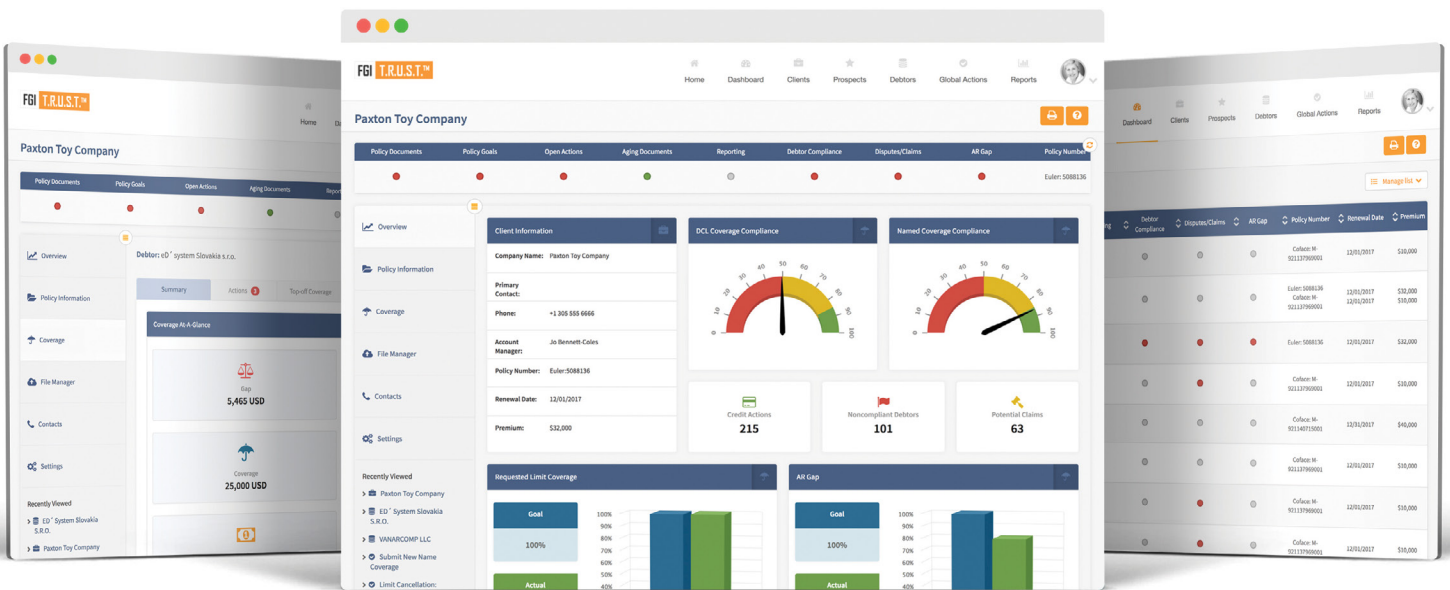


The T.R.U.S.T.™ platform automated our policy management system, significantly reducing the time and effort that goes into our monthly reporting process to our bank. With our monthly reporting requirements, we needed a solution that would provide accurate reporting but with minimal oversight. FGI's T.R.U.S.T.™ software was able to easily accomplish that.

ALEX SHIRDEL
President & CEO, Scadlock, LLC



91.5% of claims filed by FGI T.R.U.S.T.™ are paid on time



FGI T.R.U.S.T.™ is the first independently developed credit insurance management platform. The platform offers robust functionality including:

- Providing immediate alerts for changes, amendments, or requests from the insurer or when there are actual or potential risks with a policy.
- Automating monthly report requirement to the carrier.
- Extracting coverage data from all insurance providers in real time.
- Managing and administering an unlimited number of policies.
- Tracking policy coverage gaps and both current and historical policy limits.
- Calculating exposure per debtor across different borrowers and carriers.
- Linking company sales and receivable data with coverage data to actively monitor coverage compliance in real time.

FGI T.R.U.S.T.™ is a reliable and effective tool to monitor and protect credit insurance policies, manage risk, protect assets, increase transparency, and maximize the value of credit insurance policies.

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FGI's T.R.U.S.T.™ platform significantly simplified our policy management system by automating processes that we would have otherwise done manually. T.R.U.S.T.™ seamlessly integrated our aging Accounts Receivables from our accounting system into the software, saving us time and enabling accurate reporting. T.R.U.S.T.™ gives us the confidence that we are staying in compliance with our credit requirements.

WARREN VOGEL

CFO, Ruggiero Seafood Inc.



T.R.U.S.T.™ virtually works with all accounting software

WHY T.R.U.S.T.™?

- Increase efficiency
- Reduce costs
- Manage risk
- Protect assets
- Increase transparency
- Maximize the value of your credit insurance policies

T.R.U.S.T.™ IMPLEMENTATION

T.R.U.S.T.™ can be setup in 3 easy steps and the process usually takes less than 3 days:

1. Upload your policy documents to T.R.U.S.T.™.
2. In less than 24 hours, your policy is live on T.R.U.S.T.™.
3. First aging report is uploaded to T.R.U.S.T.™.

FOUR TOP REASONS CLAIMS GET REJECTED*

1. Claims not filed on time
2. Goods sold on terms exceeding policy terms
3. Failing to report past due to the carrier
4. Policy terms were not interpreted correctly

**Source: Euler Hermes and Atradius*

CORPORATE HEADQUARTERS

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