

Enabling Corporations to Protect and Enhance their Business with Trade Credit Insurance.

Trade Credit Insurance (TCI) is a credit management solution used with business-to-business transactions to protect the policyholder against slow payment, non-payment, and bankruptcy situations.

With a trade credit insurance policy, your outstanding AR will be paid out if your debtor defaults.

Policyholders experience many benefits from credit insurance including:

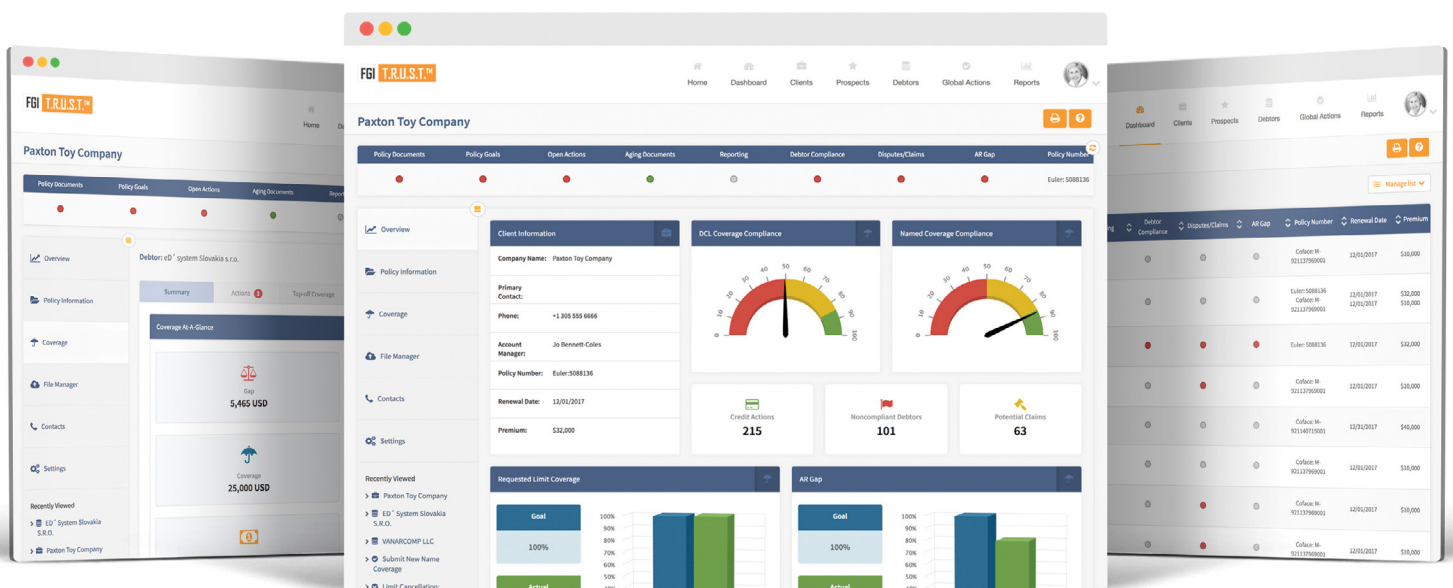
- Safely and aggressively growing the business by offering terms to new debtors or debtors they might not feel comfortable with otherwise.
- Mitigating Risks associated with non-payment and catastrophic loss.
- Accessing liquidity by enhancing the quality of the underlying collateral.
- Monitoring the financial health of the debtor base.
- Securely entering untapped markets.

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To say we were impressed with FGI’s abilities would be an understatement. Not only were they able to come in and find us the desired coverage for some of our largest key retailers, but they were also able to increase our coverage percentage at a lower cost. Not only are our premiums cheaper, but we were able to borrow more from our lender, creating additional working capital for our business. As a relatively new company, this is a major turning point for us and we are excited to build off the momentum that FGI ignited, just in time for our busy season.

MICHAEL HUGHES

Chief Financial Officer, Switchmate, Inc.





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A major benefit of TCI is how it can assist with financing. Credit Insurance can:

- Enhance your borrowing base where concentrations of risk are present.
- Allow for sales within industries or countries which may be outside of your bank's comfort zone.
- Protect your working capital from nonpayment of your accounts receivable.
- Offer bad debt protection so your claims still get paid if your debtor defaults.

When Trade Credit Insurance is managed properly:



COVERAGE IS MAXIMIZED



POLICY & COMPLIANCE ARE AUTOMATED



PREMIUMS & COST ARE OPTIMIZED

Did you Know?



The Trade Credit Insurance industry has a projected growth rate of **9.12%** over the next five years



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

FGI T.R.U.S.T.™

FGI T.R.U.S.T.™ is a powerful, 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 to ensure all reporting requirements are met.
- 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 so all claims are paid on time.

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