



CREDITEK RISK  
MANAGEMENT  
GROUP, LLC™

## Credit Insurance

### Increase Sales Without Fear of Catastrophic Loss

**C**reditek Risk Management Group, LLC serves as a consultant and broker in the selection and placement of innovative insurance products designed to allow you to expand sales to both domestic and foreign customers while mitigating your non-payment risk.

Credit Insurance can protect your accounts receivable from loss caused by insolvency of your customers. It covers the unpaid balance from sales made to those customers, and allows you to offer more favorable terms. Coverage can be applied to domestic and foreign receivables.

Political Risks Insurance is designed to protect against non-payment due to specific political events. This coverage is written for your export business, often in conjunction with Export Credit Insurance. Examples of covered events include trade embargo, currency inconvertibility, contract frustration, confiscation, expropriation, and nationalization. Covered customers include commercial enterprises as well as government entities.

Unlike ordinary insurance brokers, we are **exclusively Trade Credit Insurance experts**, and can help you determine strategy and evaluate products from all domestic and international carriers. We have demonstrated how our programs are self-funding, reduce overall expenses, and increase profits.

### Key Benefits

- Increase sales by:
  - Increasing credit to existing and new accounts
  - Selling on open terms to overseas accounts
- Protect earnings
- Gain a distinct competitive advantage
- Expand into foreign markets
- Reduce bad debt reserves

CREDIT AND POLITICAL  
RISK INSURANCE  
CONSULTING AND  
BROKERAGE SERVICES

RISK MANAGEMENT  
CONSULTING

**CREDITEK**®  
End-to-End Receivables Management™

## Corporate and branch Locations

DALLAS, TX  
EDISON, NJ  
FORT LAUDERDALE, FL  
HOUSTON, TX  
LOMBARD, IL  
L.A./TORRANCE, CA  
NASHVILLE, TN  
NEW YORK, NY  
PARSIPPANY, NJ  
PITTSBURGH, PA  
S.F./NEWARK, CA  
WINSTON-SALEM, NC

\*IN CALIFORNIA,  
CREDITEK RISK MANAGEMENT &  
INSURANCE SERVICES, LLC



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# RISK MANAGEMENT CONSULTING

## Pinpoint and Manage Your Key Risks

**O**ur needs analysis pinpoints your credit exposure by customer, industry, and location. Then we determine your risk concentration and devise systems to allow for continued or expanded sales to these buyers, while minimizing risk.

## Set Customer Limits in Line With Sales Strategy

We work closely with you to establish or reset your customer's credit limits, in line with your selling strategy and appetite for risk.

## Fine Tune Your Credit Policies and Procedures

Reliable, readily accessible, cost efficient information is the foundation of a good credit operation. We review your credit documentation and approval systems, and implement changes to make your process more efficient.

## Improve Your Collections Practices

We review your collections practices to make sure they are in synch with the best practices for your industry. We review your customer files to ensure that your credit policies are being followed and meet your objectives.

### Key Benefits

- Reduce DSO
- Increase cash flow
- Improve credit department effectiveness
- Institute credit and collections best practices

## Creditek: The Revenue Management Leader

**C**reditek is a national receivables and revenue management, outsourcing, tactical projects, consulting, and staffing organization. We handle everything from billing and invoice collection through deduction resolution, A/R control and account reconciliation, to freight claims and returns management.

Our 700+ staff of full time A/R professionals is backed up with top flight technology. We have

"S.W.A.T." Teams available for immediate deployment to solve backlogs and special needs. Our Creditek

Consulting Solutions will help you improve A/R performance to industry best practices.

Smyth Corporate Staffing™, a Creditek subsidiary, is a leading project and staffing firm

specializing in finance, treasury, accounting, A/R, credit and collections.

