

Protecting your revenues can be so simple. Worldwide.

How you as an SME can minimise your receivables risks. Security.Simplicity.Class.



CREDIT INSURANCE

Reliable and secure.

How to protect your money. Despite transaction risks.

Perhaps you've experienced it yourself – bad debt losses are not only frustrating, they can also be expensive. It is often underestimated how much additional revenue your company has to make in order to make up for even small losses on receivables. You can see for yourself in the table below:

In the event of bad debt losses totalling

| additional revenue in the amount of | is necessary for a profit margin of | | | | |
|--|-------------------------------------|-----------|-----------|-----------|---------|
| | 3 % | 5 % | 8 % | 10 % | 12 % |
| 5,000 | 166,667 | 100,000 | 62,500 | 50,000 | 41,667 |
| 15,000 | 500,000 | 300,000 | 187,500 | 150,000 | 125,000 |
| 50,000 | 1,666,667 | 1,000,000 | 625,000 | 500,000 | 416,000 |
| 100,000 | 3,333,333 | 2,000,000 | 1,250,000 | 1,000,000 | 833,333 |



We've specialised for your security.

One of the leading Austrian credit insurer, we protect you against bad debt losses on the deliveries of goods or services. We support you with comprehensive risk management in order to protect you against any such losses before they even occur. In doing so, you profit in particular from our expertise in difficult markets. Reliable and Secure.

We can recognise your risks at an early stage – not just in industrialised Western countries, but especially in emerging markets – make precautions in a timely manner, and pay immediately in the event of a claim.

We offer simple solutions. Even for complicated markets.

Inclusive premiums

Our policies are guaranteed to cover the following automatically without surcharges:

1. Economic delay of payment in all countries in addition to bankruptcy (without estimated dividends in bankruptcy).
2. Political risks (e.g. receivables from public institutions, currency exchange risks, payment defaults on account of war).
3. Collection expenses (e.g. collection agency, attorney, court costs).

Your additional benefits

These services make it even easier for you:

1. One-stop-shop – your personal customer care agent for all of your needs.
2. No maximum compensation limits.
3. No retroactive premium surcharge.
4. Simply and easily process transactions online.
<https://service.oekbversicherung.at>

Classy special solutions

In detail, there is also insurance cover for:

1. Down payments and pre-payments that you have made to your suppliers (Global Insurance).
2. Specially produced products with coverage of the production costs before delivery.
3. Entire company groups with all-inclusive solutions.

Your receivables in Austria and abroad. Secured by our policies:

P6

Global Insurance

All transactions – all customers.

P6 Global Insurance is our most convenient policy and the best value for the money. With it you can insure all of your transactions with all customers worldwide in one policy.

P6 insures your outstanding receivables. A standard, risk-appropriate premium is charged. For a list of the countries for which coverage is available, please refer to our website at www.oekbversicherung.at under Credit Insurance/Cover Policy.

We will evaluate your largest contractual partners ahead of time so that you are always on the safe side – at no extra charge. For your smaller customers, you can decide for yourself the scope of the discretionary limit on the delivery. Simple creditworthiness criteria assist you in doing so.

P5

Single Buyer Insurance

All transactions – one customer.

You have one customer abroad and would like to insure all of your transactions with them? Then the P5 Single Buyer Insurance policy is right for you. We created this policy especially for small and medium-sized enterprises that are beginning to expand their export business.

P1

Single Transaction Insurance

One transaction – one customer.

The optimal protection provided by Single Transaction Insurance has proven itself for exporting companies that wish to insure a single foreign transaction. The insurance premium is calculated simply as a percentage of the contract value.



Additional information is available at www.oekbversicherung.at

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Take the long-term view and minimise the risk of bad debt losses.

Get in touch with our travelling customer care agents.

We look forward to your inquiry.



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