



PROTECT YOUR  
BUSINESS

OUR PEOPLE MAKE THE DIFFERENCE

CREDIT MANAGEMENT

**perkins**slade  
Intelligent Insurance

*...your credit management programme needs to be able to adapt quickly and effectively...*

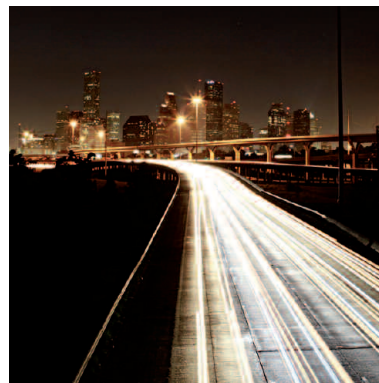


## ABOUT US

**Perkins Slade is one of the UK's leading independent insurance brokers. Our experts have been providing insurance and risk management advice for UK and international businesses, sport and recreation organisations and private clients since 1970.**

Our advice is based on technical expertise and industry knowledge. We work closely with you to build solutions designed around the needs of your business.

We have built substantial experience across a range of industry sectors including property investors, engineering (aerospace, defence, automotive), IT, entertainment and leisure, print and publishing. We work in partnership with established insurers with proven financial strength to provide long-term stability for our customers.



## CREDIT SOLUTIONS

Our credit team has combined experience of more than 60 years. We work with a wide range of businesses, both at home and abroad, and our team has extensive technical expertise including political risks and self-insurance.

For us, credit insurance isn't just about buying a policy to protect your business from bad debt; effective credit management establishes controls and disciplines that can help your business to grow and prosper.

Our approach is based on providing a flexible package of covers and services. The shape of your business, customer base and supplier network may change constantly and, because of this, your credit management programme needs to be able to adapt quickly and effectively.

Strong relationships and regular contact are vital in ensuring your programme remains closely aligned to your business needs. We involve insurers in client meetings to promote understanding and share knowledge. A strong tripartite relationship enables clients to learn more about the underwriting approach of their insurer and gives the client the opportunity to present a detailed overview of their business and plans for the future.

## CREDIT MANAGEMENT

## OUR SPECIALISMS

Access to expertise is important to our customers; within our credit team we've developed distinct specialisms to ensure our advisors are able to explore the widest range of credit risk solutions.

## INTERNATIONAL BUSINESS

Economic globalisation has increased foreign trade and given companies broader access to emerging markets. The greatest opportunities are often presented by the most unpredictable, unstable nations and business leaders need to ensure their companies and assets are protected from the risks created by their new trading arrangements.

Our team has specific experience providing cover for international credit risks. Political risks cover is designed for businesses that export, import, invest or are involved in financial activities outside their home country, under international contracts. Our approach takes into account the way your business needs to operate as well as the countries you want to trade with.

## SELF INSURANCE PROGRAMMES

A robust, professionally-arranged scheme can be a practical alternative to an insurance policy. Programmes can be tax efficient and, if bad debts are reduced, payments can be profitable rather than a cost.

Implementing a programme is not just about putting aside a reserve. A well-planned, realistic scheme needs to be based on real-time data with bad debt provision calculated daily using risk profile rather than the traditional percentage of bad debt buckets.

We work with customers to design a strategic approach that provides the same benefits as an insurance policy, including credit control disciplines. Our programmes deliver all this and have additional features, including:

- daily or weekly cashflow
- a highly sophisticated forecast that can be calculated on any ledger and takes into account customer DBT (Days Beyond Terms) and previous invoice dilution
- analysis of the cost of funding credit sales and delinquent payers, including a list of the worst debtors and the cost they represent to the business through their payment patterns
- automated reporting of accounts that have breached predefined criteria
- catastrophe cover to protect larger exposures.



## WHAT HAPPENS NEXT?

If you would like further information, or to arrange a visit to discuss your credit insurance programme, please contact us.

Tel: 0121 698 8000

Email: [credit@perkins-slade.com](mailto:credit@perkins-slade.com)

We've enclosed more product detail at the back of this brochure and further information is also available at [www.perkins-slade.com](http://www.perkins-slade.com)

## CREDIT MANAGEMENT



*...our people are our strength, enthusiastic about our business and committed to our clients...*

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