Penn International Insurance

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REDUCE RISK, EXPORT FEARLESSLY

Penn International Insurance has helped hundreds of companies grow their business with Export Credit Insurance from EXIM. Become one of them.

Export Credit Insurance reduces the risks traditionally associated with exporting—sellers are protected from buyer nonpayment, empowering them to compete in the global marketplace, and access financing tools for increased sales. Even better, Penn International Insurance brokered policies are backed by **EXIM** (the Export-Import Bank of the United States), a federal agency of the U.S. government, giving your business the security you need to export fearlessly.

EXIM
EXPORT-IMPORT BANK
OF THE UNITED STATES

BENEFITS TO **EXPORTERS**

Extend Credit

Cash is king, but requiring it in advance could cost you the sale. Buyers around the world expect credit terms. Read on to learn how to offer open account credit terms while protecting your company's financial assets.

Nonpayment Protection

Export Credit Insurance is an insurance policy that covers the receivables generated by international sales. The policies are flexible according to your needs. For example, a policy can cover a single buyer for a single transaction, some of your foreign buyers, or your entire export portfolio.

Provides Access to Working Capital

Export Credit Insurance enhances the quality of a U.S. exporter's balance sheet by transforming foreign accounts receivable into receivables that are insured by the U.S. government. With this insurance in place, lenders are more likely to advance U.S. exporters a loan against these receivables, increasing the company's working capital cash flow.

KEY **QUALIFICATIONS**

The exporting company must have:

- Products shipped from the U.S. with more than 50 percent U.S. content including labor and overhead, but not mark-up.

- At least 3 year operating history and a positive net worth.

- A DUNS number with Dun & Bradstreet, as well as an active SAM.gov registration, including the issuance of a Unique Entity Identifier (UEI).