EXIM Short-Term Application

BEST PRACTICES

A complete and accurate application will expedite the EXIM underwriting process and improve turnaround time. Please consider the following best practices prior to submitting an application:

Paint the Picture & FILL IN THE GAPS

1. Be familiar with the EXIM Short-Term Credit Standards
   - Check the information required for the loan term requested. If the application does not meet certain credit standards, explore ways to mitigate deficiencies.

2. Use the EXIM-approved trade reference form
   - Be sure to verify that it is filled out correctly and completely.

3. Check report dates
   - Make sure that any trade references on foreign buyers and the content of the report are not stale (i.e., not older than 6 months).

4. Ensure the information provided supports the request
   - For example, if requesting a Policy Payment Limit (PPL) higher than recent total export accounts receivable, explain why and provide supporting documentation.

Add Detail WITH COMMENTS & ATTACHMENTS

5. Document the customer-foreign buyer relationship
   - This can include length, whether there were any in-person visits, future sales expectancies, how the relationship began and has evolved, etc.

6. Pass along comments provided by EXIM’s regional staff
   - EXIM-registered brokers are provided notes from regional staff when they receive leads.

7. Elaborate on exporting history
   - Go into detail about the exporter’s past exporting experience and expertise.

8. Explain special coverages needed
   - Give more information about the basis of these requests (e.g., foreign warehouse, ANI endorsements, etc.).

9. Proactively address problem topics
   - This includes areas where EXIM is likely to see higher than average risks, or deficiencies in the application.

Dot the I’s AND CROSS THE T’S

10. Make sure your NAICS code is correct
    - Note that there’s a minimum of 1000 and a maximum of 6-digit NAICS may have to be listed.

11. Use full legal names/addresses of all parties
    - Double check to make sure that you do not use acronyms or trade-style names.

12. Consider extended business relationships
    - In determining the exporter’s qualification for small business designation, make sure data encompasses the parent company & affiliates/subs, both domestic & international. This includes employee count & revenue questions.

13. Review product description information
    - Make sure all information provided is detailed and accurate.

Finish It Up: SCREEN SUBMISSIONS + REPLIES

14. EXIM online applications
    - Prior to submission, ensure that the application is complete and that it matches the information in the attachments by reviewing the exporter’s entry in EXIM online.

15. Replies to EXIM underwriting’s questions
    - Be sure to evidence that the client is responding to points that have been requested, and not responding to unclear or stray issues.

This is a descriptive summary to be used only as a general introductory reference tool. The complete terms and conditions of the policy are set forth in the policy text, applications, and endorsements.


An EXIM-registered insurance broker has met EXIM’s qualifications to help you get authorized. EXIM strongly encourages all of its insurance products to access an insurance broker. The broker receives their compensation from EXIM—there is no charge to the policyholder.