

Credit Insurance

Analysis

Name/Company _____

Street, No. _____

Post Code/City _____

Contact _____

Telephone _____

Telefax _____

Email _____

No. of employees _____ membership of company group _____

Subsidiaries _____

◀ if necessary,
use an extra sheet

1. PURPOSE OF COMPANY

**description of
business activities** _____

**special feature
of business** _____

◀ e.g., manufacturing risk/
production costs, manu-
facturing/trade in dual-use
goods, long-term/binding
contracts etc.

**regular, not-yet invoiced
receivables from insurable
turnover** _____ **currency** _____

◀ cost price/
manufacturing risk

**period of
greatest turnover** _____

◀ in the case of
seasonal business

month/s J F M A M J J A S O N D ◀ please mark

share of sales _____ %

Our customers work in the following sectors:

sectors	share of turnover
	%
	%
	%
	%

2. TURNOVER AND OPEN RECEIVABLES LAST COMPLETED BUSINESS YEAR AT (DATE)

◀ in thousand, excl. VAT

per	currency	
	TURNOVER	RECEIVABLES
total		
– incl. with public and associated/holding companies		
– incl. D/P businesses/ irrevocably confirmed Letters of Credit		
– incl. cash business/ advance payments		
= insurable turnover/ receivables		
incl. domestic		
incl. foreign		

planned turnover for current business year

domestic	◀ in thousand, excl. VAT
foreign	

turnover by country

country	turnover

◀ in thousand

◀ additional countries please list separately

3. ANALYSIS OF DEBTOR STRUCTURE

LEVEL OF RECEIVABLES	DOMESTIC		FOREIGN	
	No. of customers	total receivables	No. of customers	total receivables
> 50 thous				
10–50 thous.				
< 10 thous.				

4. YOUR BIGGEST CUSTOMERS

company name	post code/city	turnover	sum insured

◀ turnover/required sum insured in thousand

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Credit Insurance Analysis

5. BAD DEBTS IN THE LAST TWO YEARS AND FOR CURRENT BUSINESS YEAR

	DOMESTIC		FOREIGN	
	No.	total bad debts	No.	total bad debts
second last year				
last year				
current year				

◀ in thousand, excl. VAT

BIGGEST SINGLE BAD DEBTS

company	post code/city	amount of bad debt

◀ in thousand, excl. VAT

6. PREVIOUS INSURANCE

exists a
previous Insurance? _____

no

yes, insurer: _____

terminated no

yes _____

by whom? _____

reason for
termination _____

expiry date _____

7. COMPANY RECEIVABLES MANAGEMENT

CREDIT CHECK

SOURCE OF CREDIT INFORMATION	NEW CUSTOMERS	EXISTING CUSTOMERS
<u>positive account experience in the last 12 months</u>		<input type="checkbox"/> yes <input type="checkbox"/> no
<u>credit agencies:</u> _____	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

<u>bank information</u>	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
<u>other sources:</u> _____	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no

At what intervals is this information/are these documents updated? _____

CONDITIONS OF PAYMENT

The following payment terms/conditions were agreed with our customer/s:

domestic customers: _____ % up to _____ days	foreign customers: _____ % up to _____ days
_____ % up to _____ days	_____ % up to _____ days
_____ % up to _____ days	_____ % up to _____ days

We accept Maturity of Bill of Exchange of up to _____ **days**

We accept extended Terms of Payment (Valuta) _____ **days**

▲ including cheque / L/C financing

DATE OF INVOICE

- on delivery/performance
- up to 1 week after delivery/performance
- up to 30 days after delivery/performance
- after over 30 days

REMINDER PROCEDURES

- Individual reminders
- Automatic reminders
- automatically by service provider _____

REMINDER TERMS

1. reminder no later than _____ days after due date

2. reminder no later than _____ days after due date

further reminders _____ no. sent every _____ days

deliveries suspended after _____ days

COLLECTION PROCEDURES

passed to collection dept _____ days max. after due date

collection by lawyer/ legal action commences _____ days max. after due date

AGREED SECURITY INTERESTS

reservation of proprietary rights _____

- Simple Retention of Title
- "All Monies"/ "Current Account" clause
- Processing/Mingling clause
- Advance Assignment clause

other security interests _____
