Trade Credit Insurance and Export Credit: Buyer Limits, Claims and Political Cover

2 – 6 August 2027
Paris - Right Bank business hotel



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Introduction:

Trade credit insurance lets a seller offer open account terms without carrying every buyer default alone, yet many exporters buy a policy and then lose claims through missed limit applications, late overdue notices or sales outside the insured terms. Others never test whether an export credit agency product or political cover would suit larger contracts. This Core Concept course trains staff to design cover, run buyer limits, report overdues, file claims and pursue recoveries, and to pair policies with receivables finance. Participants produce a Credit Insurance Programme and Buyer Limit Plan for a case exporter.

Course Objectives:

- Classify insolvency, protracted default and political non-payment exposures across an exporter's buyer portfolio
- Select between whole turnover, key account and single buyer credit insurance structures for a given receivables book
- Apply policy conditions on credit limits, discretionary limits, waiting periods and indemnity levels to daily sales decisions
- Operate buyer limit requests, overdue notifications and claim files so that insured losses are paid and recoveries are shared correctly
- Compare export credit agency supplier credit, buyer credit, guarantees and contract frustration cover for medium-term export contracts
- Build a Credit Insurance Programme and Buyer Limit Plan with a premium cost-benefit case for management approval

Target Audience:

- Credit managers who set buyer terms and decide which receivables are insured or retained
- Treasury staff who fund working capital and arrange receivables finance against insured sales
- Trade finance staff who combine insurance cover with bank payment instruments on export deals
- Export sales managers who negotiate payment terms with foreign distributors and project buyers
- Risk and insurance coordinators who administer credit insurance policies and broker relationships

Course Outline:

Day 1: Non-Payment Exposure and the Credit Insurance Market

- Buyer Insolvency, Protracted Default and Political Non-Payment Loss Categories
- Open Account Sales Exposure Map by Buyer, Tenor and Destination
- Credit Insurer, Broker and Export Credit Agency Roles in the Market
- Retain, Insure or Secure Decision Tree for Receivables
- Current Receivables Portfolio Insurability Scan Worksheet

Day 2: Policy Structures, Wordings and Premium Bases

- Whole Turnover, Key Account and Single Buyer Policy Structures
- Named Buyer Credit Limits Versus Discretionary Limit Clauses
- Waiting Periods, Maximum Extension Periods and Indemnity Percentages
- Premium Bases: Rate on Insured Turnover Versus Rate on Outstanding Balances
- Policy Exclusions, Disputed Debts and Pre-Credit Risk Extensions

Day 3: Buyer Limit Administration, Overdues and Claims

- Limit Application Pack: Buyer Financials, Trading History and Requested Exposure
- Limit Reductions, Cancellations and Sales Hold Procedures
- Overdue Account Notification Calendar and Declaration of Insured Turnover
- Claim File Assembly: Proof of Debt, Invoices, Shipping Evidence and Correspondence
- Post-Claim Recoveries, Subrogation and Sharing of Recovered Amounts

Day 4: Export Credit Agency Products, Political Cover and Insured Receivables Finance

- Export Credit Agency Supplier Credit and Buyer Credit Structures
- Pure-Cover Guarantees to Lending Banks for Medium-Term Contracts
- Political Risk Cover: Transfer Restriction, Expropriation, Political Violence and Contract Frustration
- Pairing Credit Insurance With Confirmed Letters of Credit on High-Risk Destinations
- Loss Payee Assignment for Invoice Discounting and Factoring Against Insured Receivables

Day 5: Exporter Case File: Credit Insurance Programme and Buyer Limit Plan

- Multi-Sector Exporter Case: Distributor, Project and Commodity Buyer Portfolio
- Country and Buyer Risk Scoring Inputs for Limit Requests
- Premium Cost Versus Expected Loss and Financing Benefit Calculation
- Credit Insurance Programme and Buyer Limit Plan Drafting
- Programme Defence Before a Mock Credit Committee Panel

Skills You Will Gain:

- Non-Payment Risk Classification
- Policy Structure Selection
- Buyer Limit Administration
- Overdue Reporting Discipline
- Claim File Preparation
- Export Credit Agency Product Selection
- Political Cover Assessment
- Premium Cost-Benefit Analysis

Why Attend This Course:

- Leave with a Credit Insurance Programme and Buyer Limit Plan tested against a multi-sector exporter case
- Avoid rejected claims caused by late overdue notices, sales above approved limits or incomplete debt evidence
- Speak the language of insurers, brokers and export credit agencies when negotiating cover and limits
- Compare insured export practice with peers from manufacturing, distribution, contracting and commodity trading

Conclusion:

Credit insurance protects export revenue only when the policy fits the buyer book and its conditions are followed every month. The one week move from classifying non-payment exposures and the market's players, through policy structures and wordings, to buyer limit administration, overdue reporting, claims and recoveries, and then to export credit agency products, political and contract frustration cover and receivables finance against insured sales. The final day applies these methods to a multi-sector exporter case and produces a Credit Insurance Programme and Buyer Limit Plan ready for credit committee review.