



## Trade Credit



**TOKIOMARINE**  
**HCC**

[tmhcc.com](http://tmhcc.com)

With deep expertise in our chosen lines of business, our unparalleled track record and a solid balance sheet, Tokio Marine HCC evaluates and manages risk like no-one else in the industry.

From our offices in the UK, we pride ourselves in providing brokers and clients with solutions to their insurance requirements backed by unrivalled service. Our team of underwriters are specialists in their fields, with a wealth of underwriting experience enabling us to provide the right solutions to brokers and clients.

## Understanding the market

Trade Credit insurance protects businesses by minimising the financial implications if a customer fails to pay them. Without Credit insurance, a company could suffer significant financial losses and even face business failure. For such an important type of insurance, it is imperative that the "right" insurer is appointed. At Tokio Marine HCC we understand the needs of our clients and know our way around credit risks. In a marketplace that is ever changing and looking towards technology solutions,

we make it our goal to offer a specialist, personable approach for all our clients and this is one of the reasons why we are proud of the following:

- 50% of our clients have chosen us as their preferred insurer for over 5 years'
- Our average policy life with clients is over 8 years'

## Strong financial ratings

For companies, Credit insurance may not be compulsory, but it is through partnering with a specialist insurer with a strong financial backing that can provide the support businesses need to protect the balance sheet. Tokio Marine HCC has the financial strength and the backing of Tokio Marine Group meaning our policies are as strong as our ratings.



## Tokio Marine HCC Group

Gross premiums written **\$ 4,9bn\***

Net premiums written **\$3.6bn\***

Total revenue **\$3.9bn\***

Operating earnings **\$412m\***

\* Figures for the year ended 12/31/2019



## Claims

Without trust how do you know that you have the right cover? Trust is central to the way we operate, our track record of 97% of claims being settled within five days proves that we can be relied upon to provide clients with the highest level of customer service through our dedicated account handlers; our service levels are like no other.

## Cover

Avoiding the foreseeable, claims support for the unforeseen, with Tokio Marine HCC...

Credit insurance is put into place to help businesses cope with unforeseen circumstances, at Tokio Marine HCC we want to help clients monitor risks to ensure they are protected when it matters the most. We know the risks businesses face and not only do we look at protecting the balance sheet, but also supporting growth and assisting in reducing risks when clients trade with new customers. We get straight to the heart of what our clients want and need through getting to know them.

## Humanistic approach

We have not forgotten that clients still need that human approach...

At Tokio Marine HCC we ensure that we are always advancing with technology; our online portals offer real time response rates, but we also know that technology alone isn't enough for our clients which is why our Underwriters are always on hand to meet with brokers and clients'. Traditional values count at Tokio Marine HCC; Tokio Marine Group was set up in 1879 and has been active in the UK since 1894 so we know how to serve our clients as we do it every day.

## Our Products

Tokio Marine HCC offers simple, straightforward wordings that can be amended and endorsed to suit most sectors and industry-specific processes.

- **Trader Policy** – provides cover for goods or services being sold on credit terms, in most cases applying to the whole ledger with a small excess, but can be amended to insure named buyers only, accounts above an agreed level or to generate a true risk-sharing arrangement, with a sizeable deductible.
- **Constructor Policy** – a key area of expertise for Tokio Marine HCC, this policy provides cover for companies trading contractually in the construction sector. Written in conjunction with Tokio Marine HCC's in-house quantity surveyors, the constructor wording provides comprehensive cover for contractors, including cover for retentions, final account balances and work done off site.
- **Single Risk** – provides cover for one customer, often the largest on the ledger and is available for both goods or services being sold on credit terms as well as companies trading contractually.

## Key Benefits

Tokio Marine HCC offers simple, straightforward wordings that can be amended and endorsed to suit most sectors and industry-specific processes.

- Provides ultimate balance sheet protection
- Supports your growth with creditworthy customers
- Reduced risk when trading with new customers
- Increased knowledge of your customers
- Enhanced credit management
- Improved funding opportunities
- Optional debt collection service at preferential rates



**TOKIO MARINE**  
**HCC**

## Contact Us

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#### New Business Team

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Our people are credit specialists with over 150 years experience. We have the best claims team in the industry and pride ourselves on 97% of our claims being settled within five days.

## A member of the Tokio Marine HCC group of companies

Tokio Marine HCC is a trading name of HCC International Insurance Company plc. HCC Insurance Holdings, Inc. is an international insurance holding company and a leading specialty insurance group since 1974, based in Houston, Texas, with offices across the USA, Bermuda, England, Ireland and Spain. A subsidiary of HCC Insurance Holdings, Inc., HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority and Prudential Regulation Authority. Registered in England and Wales No. 01575839. Registered office: 1 Aldgate, London EC3N 1RE, United Kingdom. HCC is rated A+(Strong) by Standard & Poor's and A++ (Superior) by A.M. Best Company.

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